

APPENDIX A.
Consolidated Plan Certifications

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Consolidated Plan Certifications

This appendix contains the Consolidated Plan certifications and the Form SF-424, Application for Federal Assistance. Each certification and form has been signed by a representative of the agency responsible for administering the funding. The Indiana Office of Rural Affairs (formerly the Department of Commerce) administers CDBG funds; the Indiana Housing and Finance Authority administers HOME funds and HOPWA funds; and the Indiana Family and Social Services Administration administers ESG funds.

Certifications are available upon request:

State of Indiana
Office of Rural Affairs
One North Capitol Avenue, Suite 600
Indianapolis, IN 46204

APPENDIX B.
Citizen Participation Plan

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Citizen Participation Plan

The Citizen Participation Plan (CPP) described below is the evolution and actualization of many years of thoughtful broad base and targeted planning. The CPP was developed around a central concept that acknowledges residents as stakeholders and their input as key to any improvements in the quality of life for the residents who live in the community.

The purpose of the CPP is to provide citizens of the State of Indiana maximum involvement in the development of issues and program initiative priorities. Every year, the Plan is designed to provide citizens equal access to become involved in the planning process regardless of age, gender, race, ethnicity, disability and economic level. A special effort is made each year to enhance the participation efforts of the previous year and to reach sub-populations who are marginalized in most active participation processes. For example, for the FY2005-2009 Consolidated Plan, a telephone survey was conducted of residents in the State's nonentitlement areas to obtain broad input into the Consolidated Planning process. Through this survey, 300 residents were able to participate in the process from the convenience of their homes. In addition, a similar citizen survey was made available on line and distributed to the State's housing and social service organizations, including public housing authorities, to maximize input from the State's low-income citizens and citizens with special needs.

From the onset of the first community forum to the distribution of the surveys and writing of the Plan, the needs of the Indiana residents, government officials, nonprofit organizations, special needs populations and others and have been carefully considered and reflected in the drafting of the document.

The participation process was developed and monitored by a Consolidated Planning Coordinating Committee consisting of representatives from the Indiana Office of Rural Affairs, the Indiana Housing and Finance Authority (IHFA) and the Indiana Family and Social Services Administration (FSSA). The committee also includes representatives from the Indiana Association for Community and Economic Development (IACED), the Indiana Civil Rights Commission (ICRC), the Indiana Coalition on Housing and Homeless Issues (ICHHI), Rural Opportunities, Incorporated (ROI), and the Indiana Institute on Disability and Community. In addition, the State representative from the U.S. Department of Housing and Urban Development served as an advisor to the committee. The purpose of the committee was to monitor the drafting of the plan from initiation to submission.

The participation process. The participation process included four phases and took nine months to complete. There were multiple approaches used to inform residents of the process and then gather community opinions. Citizens throughout the State were actively sought out to participate and provide input for the process.

Phase I. Citizen Participation Plan Development. The citizen participation plan (CPP) was crafted by the administering agencies and Consolidated Plan Coordinating Committee in late 2004. The CPP was modified with an eye toward obtaining broader public input and facilitating more direct input from low-income individuals and persons with special needs.

Phase II. Survey Preparation and Implementation. Four survey instruments were prepared for the Consolidated Plan CPP: a key person survey to capture stakeholder input; a citizen survey targeted to special needs and low-income individuals, including persons who are currently or who had been homeless; a survey of public housing authorities; and a telephone survey of citizens in the State's nonentitlement areas. Drafts of the survey instruments were reviewed with the Coordinating Committee. The Committee assisted in developing the list of organizations that should receive the mail/Internet citizen survey, which was passed onto clients. The Committee also assisted in spreading the word about the citizen survey and its importance to the Consolidated Plan. The Indiana Housing Finance Authority published a press release about the citizen survey and encouraged public participation.

Phase III. Strategic Action and Allocation Plan Development. After the Consolidated Plan research was completed, the Consolidated Plan Coordinating Committee held a workshop to identify the top housing and community development needs in the State. Development of the Draft Plan was a threefold process. First, members of the Committee read draft sections of the Consolidated Plan individually. Second, the results of the research were presented and discussed at the workshop. The administering agencies then completed an exercise which compared the identified needs to past action plans, discussed any gaps, and worked together to create a new FY2005-2006 Strategic Plan and develop a new One Year Action Plan.

Phase IV. Public hearing. Citizens and agency representatives were notified of the publication of the Draft Consolidated Plan during the surveys and by public notification in newspapers throughout the State. The draft report was posted on the Indiana Housing Finance Authority website.

On April 18 and 19, 2005, public hearings were held in Lebanon and Shelbyville, beginning at 1:30 p.m. During the session, executive summaries of the Plan were distributed and instructions on how to submit comments were given. In addition, participants were given an opportunity to provide feedback or comment on the Draft Plan.

Phase VI. Comment period. The 30 day comment period began on April 1 and continued through April 30, 2005. During the comment period, copies of the Draft Plan were provided on agency websites; and Executive Summaries were also distributed to the public. Residents were provided with information about how to submit comments and suggestions on the Plan.

The State responded to the public comments received at the end of the 30-day comment period. Copies of the public comments and the State's response are included in Appendix G.

NOTICE OF PUBLIC HEARING FY 2005 CONSOLIDATED PLAN FOR FUNDING

OFFICE OF THE LIEUTENANT GOVERNOR INDIANA HOUSING FINANCE AUTHORITY INDIANA FAMILY AND SOCIAL SERVICES ADMINISTRATION

Pursuant to 24 CFR part 91.115(a)(2), the State of Indiana wishes to encourage citizens to participate in the development of the State of Indiana Consolidated Plan for 2005. In accordance with this regulation, the State is providing the opportunity for citizens to comment on the 2005 Consolidated Plan Update draft report, which will be submitted to the US Department of Housing and Urban Development (HUD) on or before May 15, 2005. The Consolidated Plan defines the funding sources for the State of Indiana's four (4) major HUD-funded programs and provides communities a framework for defining comprehensive development planning. The FY 2005 Consolidated Plan will set forth the method of distribution of funding for the following state agencies and HUD-funded programs:

**Office of the Lieutenant Governor – State Community Development Block Grant (CDBG) Program
Indiana Housing Finance Authority – Home Investment Partnership Program
Indiana Family and Social Services Administration – Emergency Shelter Grant Program
Indiana Housing Finance Authority – Housing Opportunities for Persons With Aids Program**

These public hearings will be conducted as follows:

**Lebanon City Municipal Building
Utility Conference Center
401 S. Meridian Street
Lebanon, IN 46052
April 18, 2005
1:30 p.m. (Local Time)**

**Shelbyville Porter Center
501 N. Harrison St.
Conference Room
Shelbyville, IN 46176
April 19, 2005
1:30 p.m. (Local Time)**

If you are unable to attend the public hearings, written comments are invited April 1, 2005 through April 30, 2005, at the following address:

**Office of the Lieutenant Governor
One North Capitol – Suite 600
Indianapolis, IN 46204-2288**

Persons with disabilities will be provided with assistance respective to the contents of the Consolidated Plan. Interested citizens and parties may receive a free copy of the Executive Summary of the FY 2005 Consolidated Plan by telephoning Mr. Gary Hancock (317)232-7305 or by electronic mail at ghancock@commerce.state.in.us. Questions may be directed to the Office of Community Assistance of the Lieutenant Governor's Office at its toll free telephone number (800-824-2476) during normal business hours.

APPENDIX C.
List of Key Participants

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List of Key Participants

Indiana’s Five Year Consolidated Plan was a collaborative project. The Indiana Office of Rural Affairs (formerly the Department of Commerce) and the Indiana Housing Finance Authority were responsible for overseeing the coordination and development of the plan. The Indiana Family and Social Services Administration (FSSA) assisted in development of the Plan.

The Consolidated Plan Coordinating Committee included representatives from the organizations listed above as well as individuals from the Indiana Coalition on Housing and Homeless Issues (ICHHI), the Indiana Association for Community and Economic Development (IACED), the Indiana Civil Rights Commission (ICRC), Rural Opportunities Inc. (ROI), The Indiana Institute on Disability and Community, and the U.S. Department of Housing and Urban Development (HUD). A list of the key people involved in the development of the plan follows.

Kelly Boe	DaMica O’Bryant
Rosemary Carney	Deanna Oware
Greg Beumer	Niles Parker
Lori Dimick	Joe Pearson
John Dorgan	Annette Phillips
Gary Hancock	Erika Scott
Michelle Kincaid	Sheryl Sharpe
Deborah McCarty	John Taluc
Amy Murphy-Nugen	Patrick Taylor

In addition to these key players in development of the Plan, citizens and stakeholders participated in the planning process by responding to community surveys, being part of key person interviews, or submitting written comments to the Consolidated Plan Coordinating Committee. A list of participants in the key person interviews and public hearings follows; public comments are located in Appendix G. Their input was very welcome and their thoughts much appreciated.

Key Person Interviewees, Indiana 2005 Consolidated Plan

Adsit, Bob Center on Aging and Community (CICOA)	Madill, Melissa Indianapolis Resource Center for Independent Living
Arevalo, Rocio La Casa Goshen	Mager, Teresa Wabash Independent Living and Learning Center
Baize, Tony Kentucky Fair Housing Council, Inc.	Meadows, Jennifer Family Crisis Shelter
Beckley, Craig Heart House	Myers, Deb Ohio Valley Opportunities Inc
Bedwell, Deb Anchor House	Nordstrom, Carol Christian Community Action
Bennett, Emas The Ruben Center	Parrett, Lisa Texas Migrant Council, Inc.
Bohannon, Roderick Indiana Legal Services	Priore, John NAMI Indiana
Clark, Richard Human Services	Quarles, Beth Future Choices, Inc.
Cline, Joan Community Action Program Inc of Western Indiana	Reemy, Mary The Caring Place
Cooney, Tom Independent Living Center of Eastern Indiana	St. John, Mark Lambda Consulting Incorporated
Craig, Paula Blue River Services	Scime, Mike The Dayspring Center
Cunningham, Mike USDA Rural Development	Schultz, Mary Beth The Caring Place
Dillman, Connie Independent Res. Living of Central Indiana	Stafford, Phil Center on Aging and Community
Fleck, Kay Whitely Crossings	Stewart, Patricia Assistive Technology Training and Information Center
Gautsche, Larry LaCasa of Goshen	Tolbert, Al Southern Indiana Center for Independent Living
Gentrup, Paula Rising Sun Ohio County Senior Citizens Housing	Torres, Teresa Everybody Counts Center for Independent Living
Jones, Forest HUD Indianapolis Office	Walker, Fred Blackford County
Knight, Ginger Hoosier Uplands	Young, David Elkhart Housing Partnership, Inc
Lindenlaub, Mark Housing Partnerships, Inc.	Ziglar, Deb A-Way Home

Public Hearing Attendees, Indiana 2005 Consolidated Plan

To be listed after completion of public hearings on April 18 and 19, 2005.

APPENDIX D.

Survey Instruments

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Survey Instruments

The Citizen Participation Plan for the FY2005-2009 Consolidated Plan focused on survey research and consisted of a large key person mail survey, a citizen survey conducted by telephone and through the mail/Internet, and a Public Housing Authority mail survey.

Key Person Survey

In October 2004, approximately 1,600 mail surveys were distributed to local government officials, community leaders, housing providers, economic development professionals, social service organizations, and others. The survey asked respondents a number of questions about housing and community development needs, including fair housing accessibility, in their communities. A total of 214 surveys were returned, for a response rate of about 14 percent.

Surveys were received from 75 of the 92 counties in Indiana. About 26 percent of the survey respondents represented local governments in the State, 14 percent were housing providers, 12 percent were social service providers, and the remaining respondents represented other types of organizations (e.g., advocacy, health care providers). The survey results are discussed in Section III of the Consolidated Plan.

A copy of the survey is attached to this section.

Citizen Survey

Two separate samples were used for the citizen survey. The first sample was a citizen telephone survey. It was conducted in October 2004 of 300 residents living within nonentitlement areas in the State of Indiana. The households selected for the survey were chosen through a random digit dial process. Davis Research, a telephone survey firm in California, fielded the survey. The survey included enough households to ensure statistical significance — that is, the survey was representative of the experiences and opinions of the State's households overall who live in nonentitlement areas.

A second, almost identical, survey was conducted by mail. The survey was sent to targeted housing and social service organizations in the State, including public housing authorities. The organizations were asked to have five of their clients complete the surveys. The survey respondents could complete the surveys on a hard copy or through an Internet web page; all elected to complete the hard copy. The reason for this survey was to receive input from people who are low income, may have special needs and who are typically underrepresented in public outreach efforts.

Telephone surveys were completed with approximately 190 cities/towns or counties throughout the State of Indiana and mail/Internet surveys were completed in 29 different cities/towns. The survey results are discussed in Section III of this report.

A copy of the survey is attached to this section.

Public Housing Authority Survey

To better understand the demand for rental assistance, a mail survey of Public Housing Authorities (PHAs) in nonentitlement areas in the State was conducted as part of the 2005 Consolidated Plan process. The survey collected information on Section 8 Housing Choice voucher usage between January and September 2004, by individual PHA. Forty-three surveys were mailed, and 28 responses were received, for a response rate of 65 percent. The conclusions from the survey can be found in Section IV of this report.

A copy of the survey is attached to this section.



NOTICE

To: All interested parties

Re: **State of Indiana Housing & Community Development Needs Survey**

Date: September 10, 2004

The State of Indiana is currently preparing its Five Year (2005-2009) Consolidated Plan, a report required by the U.S. Department of Housing and Urban Development (HUD) for the State to receive housing and community block grant funding. In FY2005, the State is eligible to receive approximately **\$57 million** in Federal housing and community development assistance – or approximately \$285 million in funding during the five year Consolidated Planning period.

In the past, these dollars have funded homeownership and rental assistance programs, construction of homeless and domestic violence shelters, water and sewer infrastructure improvements, and programs that assist people with special needs. The funds are distributed by the State of Indiana to local governments and nonprofit housing and community development organizations throughout the state.

BBC Research & Consulting (BBC) is assisting the State with the preparation of its Five Year Consolidated Plan. We are working in association with the Indiana Department of Commerce (IDOC), the Indiana Housing Finance Authority (IHFA) and the Family and Social Services Administration (FSSA).

We are writing to ask for your assistance in identifying housing and community needs in your area.

Survey. Please take a few minutes to fill out the enclosed survey, and return it to us in the enclosed postage prepaid envelope by October 1, 2004. **Your input is very valuable to this process and is greatly appreciated.** This same survey has been sent to approximately 2,000 other Indiana local officials, advocates, housing and community development providers, and community leaders. We realize that not all of the survey questions will apply to you specifically; please skip those questions you are unable to answer.

Draft Consolidated Plan and public hearings. Beginning on March 1, 2005, the Draft Five Year Consolidated Plan will be released for public comment. The Plan will be available electronically on the Indiana Housing Finance Authority's website at <http://www.state.in.us/ihfa> and the Indiana Department of Commerce website at <http://www.indianacommerce.com>. Hard copies will be

available at the Department of Commerce. The State will be holding two public hearings in late March to receive comments about the draft plan. The date and locations of the hearings will be determined in early 2005 and announced on the above websites.

You may also comment on the plan in writing by sending a letter to:

Consolidated Plan, Indiana Department of Commerce, Controller's Office Grants Management Division One North Capitol Avenue, Suite 700 Indianapolis, Indiana 46204-2248.
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Contact Kelly Boe at the Indiana Department of Commerce, 1-800-824-2476 or 317-232-8800, for more information.

We look forward to hearing from you! Thank you for your participation in this very important process.

The Indiana Department of Commerce

The Indiana Housing Finance Authority

Indiana Family & Social Services Administration

2005 Indiana Consolidated Plan Survey

Please answer each question to the best of your ability. If a particular question does not apply to you, or if you do not have knowledge of the subject matter, skip the question. This survey should take you about 15 minutes to complete.

Respondent Information

Name/Organization (optional) _____ City, County _____

1. Which of the following service categories best describes you or your organization?

- | | |
|--|--|
| <input type="checkbox"/> Advocacy/education | <input type="checkbox"/> Health care provider |
| <input type="checkbox"/> Affordable housing provider | <input type="checkbox"/> Homeless shelter |
| <input type="checkbox"/> Citizen | <input type="checkbox"/> Legal assistance |
| <input type="checkbox"/> Day care (adult and child) | <input type="checkbox"/> Local government |
| <input type="checkbox"/> Economic or community development | <input type="checkbox"/> Property manager |
| <input type="checkbox"/> Employment/training provider | <input type="checkbox"/> Senior center |
| <input type="checkbox"/> Financial institution/lender | <input type="checkbox"/> Senior housing provider |
| <input type="checkbox"/> Group home | <input type="checkbox"/> Social service provider |
| | <input type="checkbox"/> Other _____ |

2. What is your organization's service area?

- ☐ 1. City (_____) ☐ 2. County (_____) ☐ 3. Regional ☐ 4. National
please specify please specify

3. The State is considering making this survey available on the Internet in the future. Would you prefer to complete this survey through the Internet in the future?

- ☐ Yes, I would rather do the survey online ☐ No, Please continue to send me a paper copy.

Housing

Inventory/Quality

For statements 3 through 8, please indicate whether you: **1**...Strongly Agree; **2**...Agree; **3**...Neither Agree nor Disagree; **4**...Disagree; or **5**...Strongly Disagree.

3. "There is enough housing in this community to meet the demand."

- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

4. "The housing stock in this community is in good condition."

- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

5. "My community needs to focus on adding housing through new construction."

- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

6. "My community needs to focus on improving housing through rehabilitation of existing structures."

- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

7. "Homeowners in this community can generally afford to make minor housing repairs."
- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
8. "Renters in this community can get landlords to make needed repairs."
- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
9. On a scale of 1-5, how would you rate the quality of single family housing stock in this community (with 1 being Very Good and 5 being Very Poor)?
- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
10. On a scale of 1-5, how would you rate the quality of multifamily housing stock in this community (with 1 being Very Good and 5 being Very Poor)?
- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Affordability

For statements 11 and 12, please indicate whether you: **1**...Strongly Agree; **2**...Agree; **3**...Neither Agree nor Disagree; **4**...Disagree; or **5**...Strongly Disagree.

11. "There is enough affordable single family housing in this community."
- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
12. "There is enough affordable rental housing in this community."
- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
13. In your opinion, which of the following housing types are needed most in your area?

	<u>Purchase price</u>	<u>Rent</u>
<input type="checkbox"/> Multifamily apts.		\$ _____
<input type="checkbox"/> Single family housing	\$ _____	\$ _____
<input type="checkbox"/> Transitional housing		\$ _____
<input type="checkbox"/> Emergency shelters		
<input type="checkbox"/> Subsidized housing	\$ _____	\$ _____
<input type="checkbox"/> Other (please specify)	\$ _____	\$ _____

14. What is the greatest impediment to owning a home in your community?
- | | |
|--|---|
| <input type="checkbox"/> Coming up with a down payment | <input type="checkbox"/> Affordability/cost too high |
| <input type="checkbox"/> Location of affordable housing | <input type="checkbox"/> Inability to get financing or finance costs too high |
| <input type="checkbox"/> Condition of affordable housing | <input type="checkbox"/> Lack of income stability, cyclical income |
| <input type="checkbox"/> Poor or inadequate credit history | |

Special Needs Housing

For statements 15 through 21, please indicate whether you:

1...Strongly Agree; **2**...Agree; **3**...Neither Agree nor Disagree; **4**...Disagree; or **5**...Strongly Disagree.

15. "The housing and related needs of people who are homeless are adequately served in this community."
- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

16. "The housing and related needs of people with physical disabilities are adequately served in this community."
- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
17. "The housing and related needs of people with developmental disabilities are adequately served in this community."
- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
18. "The housing and related needs of people with severe and persistent mental illnesses are adequately served in this community."
- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
19. "The housing and related needs of the elderly are adequately served in this community."
- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
20. "The housing and related needs of people with HIV/AIDS are adequately served in this community."
- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
21. "The housing and related needs of seasonal farm workers are adequately served in this community."
- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5
22. For the special needs groups listed in the questions above, how can the housing and related needs be better met? Please be specific.

Lead Based Paint Hazards

23. Are there adequate funds to address lead based paint hazards in housing?
- ☐ Yes ☐ No
24. Is there a need for funds to address lead based paint in housing with poisoned children?
- ☐ Yes ☐ No
25. Is there a need for a partnership between housing and health care providers to address lead based paint hazards and identify properties with hazards?
- ☐ Yes ☐ No
26. On a scale of 1 to 5 (with 1 being the least and 5 being the most) how much does lead abatement procedures increase the cost of providing affordable housing?
- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Fair Housing

27. Is discrimination in housing a problem in this community based on (check those that apply):
- | | |
|--|---|
| <input type="checkbox"/> Race/ethnicity | <input type="checkbox"/> Family size or type |
| <input type="checkbox"/> Sex | <input type="checkbox"/> Religion |
| <input type="checkbox"/> National origin | <input type="checkbox"/> Disability (e.g., physical, mental and HIV/AIDS) |
| <input type="checkbox"/> Other (please identify) _____ | |

28. Are the following barriers to housing choice in your community? Check those that apply.

- | | |
|--|---|
| <input type="checkbox"/> Cost of housing | <input type="checkbox"/> Age-restricted housing
(e.g., elderly only) |
| <input type="checkbox"/> Distance to employment | <input type="checkbox"/> Lack of knowledge about
fair housing rights among residents |
| <input type="checkbox"/> Lack of accessibility requirements
for physically disabled | <input type="checkbox"/> Lack of knowledge of fair housing
regulations among landlords |
| <input type="checkbox"/> Housing discrimination | |
| <input type="checkbox"/> Public transportation | |

29. Are there zoning or land use laws in your community that create barriers to fair housing choice or encourage housing segregation?

- ☐ Yes ☐ No

If yes, what types of laws?

30. Are the following lending activities a problem in your community?

- | | |
|--|---|
| <input type="checkbox"/> Lenders charging excessively high
rates for mortgages, refinancing and
mobile home loans | <input type="checkbox"/> Lenders linking unnecessary products
(e.g., credit life insurance) to loans |
| <input type="checkbox"/> Lenders repeatedly inducing borrowers
to refinance loans and charging high
transaction fees | <input type="checkbox"/> Lenders charging prepayment penalties |
| | <input type="checkbox"/> Lenders selling sub-prime products
to prime borrowers |

For statements 31 through 38, please indicate whether you: **1**...Strongly Agree; **2**...Agree; **3**...Neither Agree nor Disagree; **4**...Disagree; or **5**...Strongly Disagree.

31. "Minorities can obtain desirable housing in any area of my community."

- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

32. "Large families can obtain desirable housing in any area of my community."

- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

33. "The elderly can obtain desirable housing in any area of my community."

- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

34. "Persons with disabilities can obtain desirable housing in any area of my community."

- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

35. "The people in my community are able to access mortgages and refinance their homes at competitive interest rates."

- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

36. "The people in my community know that discrimination is prohibited in the sale and rental of housing, mortgage lending and advertising."

- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

37. "The people in my community know whom to contact when facing housing discrimination."

- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

38. "The housing enforcement agency in my community has sufficient resources to handle the amount of discrimination that may occur."

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Fair Housing Policy

39. Do you have the following in this community?

Fair Housing Resolution/Ordinance	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Affirmative Action Plan	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Equal Opportunity Ordinance	<input type="checkbox"/> Yes	<input type="checkbox"/> No

40. Has the Resolution/Ordinance been approved by the State?

☐ Yes ☐ No

41. Has the community joined forces with any other group agency or organization to promote fair housing?

☐ Yes ☐ No

42. Does this community have or have access to a Civil Rights Commission/Office?

☐ Yes ☐ No

43. Have there been housing complaints filed against your organization in the past five years?

☐ Yes ☐ No

If yes, how many? Please describe the nature of the complaint(s).

Most Important Housing Issues

44. In your opinion, what are the three most important housing issues in your service area or community?

Housing Issues

1.

2.

3.

45. If you could change elements of existing housing policy, or a single housing program, what would you change, and why? Please be specific.

46. To your knowledge, which groups of people in this community have the greatest unmet housing needs, and why? (Groups can be categorized by age, income, ethnicity, geography, disability status, etc.)

47. Are there housing policies or programs in other communities that could benefit this community? Please provide examples.

Community Development

48. Rank the following community development needs in order of how much they are needed in your community (with 1 being the least needed and 5 being the most needed).

	1	2	3	4	5
Water and sewer systems improvements.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child and adult care facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Facilities and shelter for special needs populations (e.g., persons with disabilities, persons who are homeless)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Downtown business environment revitalization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emergency services (e.g., fire stations and equipment)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Community centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

49. Rank the following *barriers* to community and economic development in order of magnitude in your community (with 1 being a small barrier and 5 being a large barrier).

	1	2	3	4	5
Job growth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jobs that pay livable wages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Educated work force	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of affordable housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Poor quality public infrastructure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of quality commercial and retail space	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of available funds to make improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of mixed income housing developments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of accessible housing for individuals or families	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of investment/deteriorating conditions downtown	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

50. To your knowledge, has the number of jobs in this community increased or decreased over the past 5 years?

☐ Increased ☐ Decreased ☐ Do not know

51. Has the perception of this community gotten better or worse over the last 5 years? Why?

52. In your opinion, what are the three most important non-housing community development needs in your service area or community (e.g., specific infrastructure improvements, facilities for special populations, revitalization of the central business district or targeted neighborhoods)?

Community Development Needs

Housing and Community Development Programs

53. Are you aware of the following programs administered by the Indiana Department of Commerce (IDOC) and the Indiana Housing Finance Authority (IHFA)?

Community Focus Fund	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Housing from Shelters to Homeownership	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Foundations	<input type="checkbox"/> Yes	<input type="checkbox"/> No
CHDO Works	<input type="checkbox"/> Yes	<input type="checkbox"/> No

54. Has this community applied for and/or utilized the following funding sources for local projects?

Community Focus Fund	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Do not know
Housing from Shelters to Homeownership	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Do not know
Foundations	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Do not know
CHDO Works	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Do not know

55. If yes, how has this community utilized program funding?

Program: _____ How used: _____

Program: _____ How used: _____

Program: _____ How used: _____

56. Do you have any suggestions on how IDOC and IHFA can improve these programs? Please explain.

Program: _____ Suggestions for improvement: _____

57. Have you heard of the Housing Opportunities for People with AIDS (HOPWA) program?

☐ Yes ☐ No

58. Do you know how to access HOPWA funding (e.g., agency to contact, process of applying for funding, etc.)?

☐ Yes ☐ No

59. What is most needed in your community to meet the needs of persons with HIV/AIDS? (Check all that apply.)

- | | |
|---|--|
| <input type="checkbox"/> Housing information | <input type="checkbox"/> Rental housing |
| <input type="checkbox"/> Single family housing | <input type="checkbox"/> Assistance with utilities |
| <input type="checkbox"/> Assistance with rental/mortgage payments | <input type="checkbox"/> Supportive services |
| <input type="checkbox"/> Operating subsidies for HIV/AIDS housing | <input type="checkbox"/> Other _____ |

60. Do you have suggestions for how IHFA can better implement the HOPWA program?

61. Have you heard of the Emergency Shelter Grant (ESG) program?

- ☐ Yes ☐ No

62. Do you know how to access ESG funding (e.g., agency to contact, process of applying for funding, etc.)?

- ☐ Yes ☐ No

63. What is most needed in your community to meet the needs of persons who are homeless?

- | | |
|---|---|
| <input type="checkbox"/> Housing information | <input type="checkbox"/> Emergency shelters |
| <input type="checkbox"/> Transitional housing | <input type="checkbox"/> Supportive services |
| <input type="checkbox"/> Operating subsidies for shelters | <input type="checkbox"/> Homeless prevention activities |
| | <input type="checkbox"/> Other _____ |

64. Do you have suggestions for how the state can better implement the ESG program?

Suggestions for improvement:

Thank You For Your Assistance.



NOTICE

To: All interested parties
Re: State of Indiana Housing & Community Development Needs Surveys
Date: September 20, 2004

The State of Indiana is currently preparing its Five Year (2005-2009) Consolidated Plan, a report required by the U.S. Department of Housing and Urban Development (HUD) for the State to receive housing and community block grant funding. In FY2005, the State is eligible to receive approximately **\$57 million** in Federal housing and community development assistance – or approximately \$285 million in funding during the five year Consolidated Planning period.

In the past, these dollars have funded homeownership and rental assistance programs, construction of homeless and domestic violence shelters, water and sewer infrastructure improvements, and programs that assist people with special needs. The funds are distributed by the State of Indiana to local governments and nonprofit housing and community development organizations throughout the state.

BBC Research & Consulting (BBC) is assisting the State with the preparation of its Five Year Consolidated Plan. We are working in association with the Indiana Department of Commerce (IDOC), the Indiana Housing Finance Authority (IHFA) and the Family and Social Services Administration (FSSA).

We are writing to ask for your assistance in identifying housing and community needs in your area.

Citizen survey. Enclosed you will find a Citizen Survey, which will be used to identify citizen needs throughout the State. This survey instrument is being distributed to citizens through organizations like yours to ensure that the State has input from people with low incomes, people who are homeless, persons with disabilities, at-risk youth, PHA clients and persons with special needs.

We invite you to distribute this survey to 5 of your clients. They have the option of completing the survey on the Internet or by mail. If they want to complete the survey through the Internet, please have them go to www.indianahousingsurvey.com and enter in one of the pass codes listed below (the pass codes will only work once). The survey will begin and take approximately 15 minutes to complete.

Your pass codes for the Internet survey are:

Please follow up with your clients to make sure they were able to access the website and complete the survey. (The online survey is very easy to fill out, but if you clients are unfamiliar with using the Internet, you might want to assist them with completing the survey online).

If your clients would like to complete the survey through the mail, please reproduce the hard copy survey instrument, have your clients fill out the survey, collect the surveys and return them to BBC in the enclosed prepaid envelope.

Please complete the survey over the Internet or send it back in the mail on or before October 15, 2004.

Draft Consolidated Plan and public hearings. Beginning on March 1, 2005, the Draft Five Year Consolidated Plan will be released for public comment. The Plan will be available electronically on the Indiana Housing Finance Authority's website at <http://www.state.in.us/ihfa> and the Indiana Department of Commerce website at <http://www.indianacommerce.com>. Hard copies will be available at the Department of Commerce. The State will be holding two public hearings in late March to receive comments about the draft plan. The date and locations of the hearings will be determined in early 2005 and announced on the above websites.

You may also comment on the plan in writing by sending a letter to:

Consolidated Plan, Indiana Department of Commerce, Controller's Office Grants Management Division One North Capitol Avenue, Suite 700 Indianapolis, Indiana 46204-2248.
--

Contact Kelly Boe at the Indiana Department of Commerce, 1-800-824-2476 or 317-232-8800, for more information.

We look forward to hearing from you! Thank you for your participation in this very important process.

The Indiana Department of Commerce

The Indiana Housing Finance Authority

Indiana Family & Social Services Administration

2005 Indiana Consolidated Plan Citizen Survey

Please answer each question to the best of your ability. If a particular question does not apply to you, or if you do not have knowledge of the subject matter, skip the question. This survey should take you about 15 minutes to complete.

Respondent Information

1. Are you a resident of the State of Indiana? ☐ Yes ☐ No
2. In which city/town do you live? _____
3. List the organization you received this survey from (*Required*): _____

Housing

1. Do you have a permanent place in which you live?
☐ Yes. Please go to Question 2 on page 2. ☐ No. Please answer Questions 1a – 1c below.
- 1a. If you answered NO to Question 1, are you currently homeless?
☐ Yes ☐ No. Please go to Question 2 on page 2.
- 1b. What are the reasons you became homeless? (Check all that apply)

<input type="checkbox"/> Couldn't afford the place I was in	<input type="checkbox"/> Became sick and couldn't work
<input type="checkbox"/> Couldn't find a place I could afford	<input type="checkbox"/> Became sick and couldn't afford health care costs
<input type="checkbox"/> Bad credit	<input type="checkbox"/> Moved to seek work
<input type="checkbox"/> Evicted/foreclosed on	<input type="checkbox"/> Released from jail or prison
<input type="checkbox"/> Quit my job	<input type="checkbox"/> I left my spouse or parents because of abuse
<input type="checkbox"/> Got fired	<input type="checkbox"/> I got divorced
<input type="checkbox"/> Lost my government assistance for housing	<input type="checkbox"/> Other (please specify): _____ _____
- 1c. What would you have needed to avoid becoming homeless? (Check all that apply)

<input type="checkbox"/> An apartment that was affordable	<input type="checkbox"/> Childcare for my children
<input type="checkbox"/> To find a job right way	<input type="checkbox"/> Counseling/mental health services
<input type="checkbox"/> Training or education needed to get a job	<input type="checkbox"/> Health care
<input type="checkbox"/> A job that pays enough to afford housing	<input type="checkbox"/> Other (please describe): _____ _____
<input type="checkbox"/> A temporary place to live	

IF YOU ARE CURRENTLY HOMELESS PLEASE SKIP TO QUESTION 12 ON PAGE 5.

2. What type of housing do you currently live in?

- | | |
|---|--|
| <input type="checkbox"/> Single family home | <input type="checkbox"/> Mobile home |
| <input type="checkbox"/> Condo/townhome | <input type="checkbox"/> Transitional housing |
| <input type="checkbox"/> Apartment | <input type="checkbox"/> Other (please specify): _____ |

3. Do you own or rent the home you are current living in?

- | | |
|-------------------------------|--|
| <input type="checkbox"/> Own | <input type="checkbox"/> Do not own and do not pay rent |
| <input type="checkbox"/> Rent | <input type="checkbox"/> Live with my parents/family/friends |

4. Do you receive housing assistance from the government to help you pay your mortgage or rent?

- ☐ Yes
☐ No

5. Can you afford to pay what you do for your housing?

- ☐ Yes (Please skip to Question 6)
☐ No

5a. If you can't afford you housing, what things do you do to make sure you pay your mortgage/rent?

- | | |
|--|---|
| <input type="checkbox"/> Don't go out much | <input type="checkbox"/> Work more than one job/work overtime |
| <input type="checkbox"/> Don't have a car | <input type="checkbox"/> Skip meals |
| <input type="checkbox"/> Don't make needed housing repairs | <input type="checkbox"/> Don't get needed health care |

6. In general, how satisfied are you with your current home or apartment?

- ☐ Very satisfied (Please skip to Question 8a)
☐ Satisfied (Please skip to Question 8a)
☐ Dissatisfied
☐ Very Dissatisfied

7. Please select the top **three** reasons why you are not satisfied with your current home or apartment:

- | | |
|---|---|
| <input type="checkbox"/> Rent/mortgage is too expensive | <input type="checkbox"/> Location is not convenient |
| <input type="checkbox"/> Too small | <input type="checkbox"/> My commute to work is too long |
| <input type="checkbox"/> Too many people/too few rooms | <input type="checkbox"/> Limited amenities |
| <input type="checkbox"/> Too expensive to maintain | <input type="checkbox"/> Poor condition |
| <input type="checkbox"/> Not in desired location | <input type="checkbox"/> Other (please describe): _____ |
| <input type="checkbox"/> Location is not safe | _____ |
| <input type="checkbox"/> Dissatisfied with nearby schools | |

IF YOU ARE A RENTER, PLEASE SKIP TO QUESTION 9a BELOW.

8a. Are there repairs/improvements that you have not made to your house?

- ☐ Yes
☐ No (Please skip to Question 11)

8b. Why haven't you made the needed repairs/improvements?

- | | |
|--|--|
| <input type="checkbox"/> Cannot afford them | <input type="checkbox"/> Cannot find a contractor to use |
| <input type="checkbox"/> Have other priorities | <input type="checkbox"/> Other (please specify): _____ |
| <input type="checkbox"/> Can't find the time | _____ |

8c. What repairs/improvements do you need to make the most?

- | | |
|--|--|
| <input type="checkbox"/> Painting | <input type="checkbox"/> Insulation |
| <input type="checkbox"/> Appliances | <input type="checkbox"/> Foundation |
| <input type="checkbox"/> Electric | <input type="checkbox"/> Accessibility modifications (please specify): _____ |
| <input type="checkbox"/> Plumbing | _____ |
| <input type="checkbox"/> Heating | <input type="checkbox"/> Flooring |
| <input type="checkbox"/> Roofing | <input type="checkbox"/> Other (please specify): _____ |
| <input type="checkbox"/> Siding | _____ |
| <input type="checkbox"/> Windows/doors | |

IF YOU ARE AN OWNER, PLEASE SKIP TO QUESTION 11 ON PAGE 4.

9a. Does your landlord make repairs promptly when needed?

- ☐ Yes (Please skip to Question 10a)
☐ No

9b. If your rental is in need of repair, what repairs are needed? (Check all that apply)

- | | |
|---|--|
| <input type="checkbox"/> Rental is not in need of repairs | <input type="checkbox"/> Windows/doors |
| <input type="checkbox"/> Painting | <input type="checkbox"/> Insulation |
| <input type="checkbox"/> Appliances | <input type="checkbox"/> Foundation |
| <input type="checkbox"/> Electric | <input type="checkbox"/> Accessibility modifications (please specify): _____ |
| <input type="checkbox"/> Plumbing | _____ |
| <input type="checkbox"/> Heating | <input type="checkbox"/> Flooring |
| <input type="checkbox"/> Roofing | <input type="checkbox"/> Other (please specify): _____ |
| <input type="checkbox"/> Siding | _____ |

10a. Would you prefer to continue renting or to own a house, condominium or townhome?

- ☐ I would prefer to own a house
- ☐ I would prefer to own a condo/townhome
- ☐ I would prefer to own a mobile home
- ☐ I would prefer to rent (Please skip to Question 11)

10b. What are some of your current barriers to owning a home, condo/townhome or mobile home?

- ☐ Do not have enough money for a down payment
- ☐ Cannot afford monthly mortgage payments
- ☐ Cannot qualify for a mortgage
- ☐ Unfamiliar with/intimidated by the process of buying a home
- ☐ Desired housing type not available (single family home, mobile home, condo/townhome)
- ☐ Desired housing location not available
- ☐ No houses in my price range for sale
- ☐ Uncertain future or may leave area
- ☐ Other (please specify): _____

10c. Have you tried to get a loan for a home or condo/townhome and couldn't?

- ☐ Yes
- ☐ No (Please skip to Question 11)

10d. What was the reason you couldn't get a loan?

- | | |
|---|--|
| <input type="checkbox"/> Poor credit/not enough credit | <input type="checkbox"/> I don't know |
| <input type="checkbox"/> Debt to income ratio was too high | <input type="checkbox"/> Other (please specify): _____ |
| <input type="checkbox"/> Didn't want to pay the interest rate they offered me | _____ |
| | _____ |

11. Have you ever been homeless?

- ☐ Yes
- ☐ No (Please skip to Question 12 on page 5)

11a. What was the longest period that you were homeless (for example - 3 months)?

11b. What are the reasons you became homeless? (Check all that apply)

- | | |
|--|--|
| <input type="checkbox"/> Couldn't afford the place I was in | <input type="checkbox"/> Became sick and couldn't work |
| <input type="checkbox"/> Couldn't find a place I could afford | <input type="checkbox"/> Became sick and couldn't afford health care costs |
| <input type="checkbox"/> Bad credit | <input type="checkbox"/> Moved to seek work |
| <input type="checkbox"/> Evicted/foreclosed on | <input type="checkbox"/> Released from jail or prison |
| <input type="checkbox"/> Quit my job | <input type="checkbox"/> I left my spouse or parents because of abuse |
| <input type="checkbox"/> Got fired | <input type="checkbox"/> I got divorced |
| <input type="checkbox"/> Lost my government assistance for housing | <input type="checkbox"/> Other (please specify): _____ |

11c. What would you have needed to avoid becoming homeless? (Check all that apply)

- | | |
|--|--|
| <input type="checkbox"/> An apartment that was affordable | <input type="checkbox"/> Childcare for my children |
| <input type="checkbox"/> To find a job right way | <input type="checkbox"/> Counseling/mental health services |
| <input type="checkbox"/> Training or education needed to get a job | <input type="checkbox"/> Health care |
| <input type="checkbox"/> A job that pays enough to afford housing | <input type="checkbox"/> Other (please specify): _____ |
| <input type="checkbox"/> A temporary place to live | |

12. What type of housing would you like to be living in 5 years from now?

- ☐ The house I currently live in
- ☐ Single family house
- ☐ Apartment
- ☐ Less/more expensive house or apartment
- ☐ Bigger/smaller house or apartment
- ☐ Patio home/townhome/condominium
- ☐ Assisted living facility
- ☐ Mobile home
- ☐ Other (please specify): _____

13. In your opinion, which of the following housing types are most needed in your city/town/area of residence? (Please just choose **one**)

- ☐ Single family homes
- ☐ Accessible housing for disabled persons/elderly
- ☐ Apartments (1 or 2 bedroom)
- ☐ Apartments (3 or 4 bedroom)
- ☐ Homeless shelters
- ☐ Transitional housing
- ☐ Assisted living for seniors
- ☐ Other (please specify): _____

14. Suppose you had \$1 million you could use to improve your community. From the following list of 10 things you could do with that money, which **two** items would you select?

- ☐ Build more single family affordable housing
- ☐ Build more affordable rental housing
- ☐ Build more homeless shelters
- ☐ Build housing for persons who are disabled and/or seniors
- ☐ Build community/senior centers
- ☐ Build child care centers
- ☐ Help my city improve public safety
- ☐ Help bring jobs to my city/town
- ☐ Improve my neighborhood

How? _____

- ☐ Fund a public bus system
- ☐ Other (please specify): _____

Housing Discrimination

15a. To your knowledge, have you ever experienced housing discrimination?

- ☐ Yes
- ☐ No (Please skip to Question 16 on page 7)
- ☐ Don't know

15b. In what city were you living when you experienced the discrimination? _____

15c. What was the reason you were discriminated against? (Check all that apply)

- ☐ Race
- ☐ I'm a student
- ☐ My gender/sex
- ☐ I have children
- ☐ My religion
- ☐ I'm a farm worker/ranch hand/migrant worker
- ☐ I'm physically disabled
- ☐ My partner and I are not married
- ☐ I'm mentally/developmentally disabled
- ☐ I have a low income
- ☐ I have bad credit/bankruptcy/debts
- ☐ I'm not a United States citizen
- ☐ I'm gay/lesbian/bisexual/transgendered
- ☐ I'm on Section 8/receive government assistance for housing
- ☐ Other (please specify): _____

15d. What did you do about the discrimination?

- ☐ Don't know/can't remember
- ☐ Nothing
- ☐ Tried to get information and couldn't
- ☐ Talked to a lawyer/Legal Aid/ACLU/Attorney General's office
- ☐ Called the Indiana Civil Rights Office
- ☐ Called HUD
- ☐ Called local government office
- ☐ Called a housing authority
- ☐ Called a community organization
- ☐ Filed a complaint
- ☐ Other (please specify): _____

15e. If you filed a complaint, was your complaint resolved?

- ☐ Yes
- ☐ No (Please skip to Question 15h below)
- ☐ Didn't file a complaint (Please skip to Question 16 below)
- ☐ Don't know (Please skip to Question 16 below)

15f. Were you satisfied with the resolution?

- ☐ Yes
- ☐ No (Please skip to Question 15h)
- ☐ Don't know (Please skip to Question 16)

15g. Why? (specify)_____ (Please skip to Question 15i below)

15h. Why not? (specify)_____ (Please skip to Question 16 below)

15i. Were you satisfied with the time it took to resolve the complaint?

- ☐ Yes
- ☐ No
- ☐ Don't know

16. If you wanted to know more about your fair housing rights, how would you get information?

- | | |
|---|---|
| <input type="checkbox"/> HUD website | <input type="checkbox"/> Call the Indiana Civil Rights office |
| <input type="checkbox"/> Internet search | <input type="checkbox"/> TV |
| <input type="checkbox"/> Public housing authority | <input type="checkbox"/> Radio |
| <input type="checkbox"/> Local government information source/officials | <input type="checkbox"/> Library |
| <input type="checkbox"/> Call a lawyer/ACLU/Legal Aid/Attorney General's office | <input type="checkbox"/> Don't know |
| | <input type="checkbox"/> Other (please specify): _____ |

Demographic Information

17. How many members are there in your household? _____
18. Do you or any members of your household have a disability?
- ☐ Yes
- ☐ No
19. Do you or any members of your household have HIV or AIDS?
- ☐ Yes
- ☐ No
20. In what year were you born? _____
21. What is the highest level of education you have had the opportunity to complete?
- ☐ Some high school or less ☐ College graduate
- ☐ High school graduate/GED ☐ Post-graduate work or degree
- ☐ Trade/vocational school or some college
22. Which ethnic or cultural group are you a member of? (Please only choose one)
- ☐ Anglo/White ☐ Asian/Oriental/Pacific Islander
- ☐ Hispanic/Chicano/Latino ☐ Multi-racial
- ☐ African American ☐ Other: _____
- ☐ American Indian/Native American
23. Just for classification purposes, into what category does your total household income fall?
- ☐ Less than \$10,000 ☐ \$75,000 to less than \$100,000
- ☐ \$10,000 to less than \$35,000 ☐ \$100,000 to less than \$150,000
- ☐ \$35,000 to less than \$50,000 ☐ \$150,000 or more
- ☐ \$50,000 to less than \$75,000
24. What is your zip code? _____

Information Available On the Internet

For Internet survey

If you would you like to know more about how to be involved in the Consolidated Plan process please follow the links below.

To see a copy of past Consolidated Plans and locate the link for the Five Year Consolidated Plan (available for public comment on March 1, 2005): www.indianahousing.org.

To find out more information about your fair housing rights, including how to file a complaint if you think you have been discriminated against, www.icrc.org.

To find a Community Housing Development Organization in your county that can answer questions about applying for funding in your community, go to <http://www.in.gov/ihfa/county/comdev/downloads/CHDOCounty.pdf>.



NOTICE

To: Public Housing Authority Executive Directors
Re: State of Indiana Housing & Community Development Needs Surveys
Date: September 20, 2004

The State of Indiana is currently preparing its Five Year (2005-2009) Consolidated Plan, a report required by the U.S. Department of Housing and Urban Development (HUD) for the State to receive housing and community block grant funding. In FY2005, the State is eligible to receive approximately **\$57 million** in Federal housing and community development assistance – or approximately \$285 million in funding during the five year Consolidated Planning period.

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BBC Research & Consulting (BBC) is assisting the State with the preparation of its Five Year Consolidated Plan. We are working in association with the Indiana Department of Commerce (IDOC), the Indiana Housing Finance Authority (IHFA) and the Family and Social Services Administration (FSSA).

We are writing to ask for your assistance in identifying housing and community needs in your area.

Enclosed you will find two different surveys: a PHA Survey and a Citizen Survey. Please help the State by completing the PHA survey and *distributing* the Citizen Survey. Instructions for each survey follow.

PHA Survey. This survey instrument has been sent to all public housing authorities located in non-metropolitan areas in the State. The survey collects information about the demand and need for tenant-based rental vouchers and affordable rental units in the State. You may have completed a similar survey instrument in January 2004. This survey is an update to the January survey (you will not receive another survey in January 2005). ***Your input is very valuable to this process and is greatly appreciated.*** Please return the survey in the enclosed prepaid envelope by October 15, 2004.

Citizen Survey. You have also received a copy of a Citizen Survey instrument. We invite you to distribute this survey to 5 of your clients. They have the option of completing the survey on the Internet or by mail.

If they want to complete the survey through the Internet, please have them go to www.indianahousingsurvey.com and enter in one of the pass codes listed below (the pass codes will only work once). The survey will begin and take approximately 15 minutes to complete.

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Draft Consolidated Plan and public hearings. Beginning on March 1, 2005, the Draft Five Year Consolidated Plan will be released for public comment. The Plan will be available electronically on the Indiana Housing Finance Authority's website at <http://www.state.in.us/ihfa> and the Indiana Department of Commerce website at <http://www.indianacommerce.com>. Hard copies will be available at the Department of Commerce. The State will be holding two public hearings in late March to receive comments about the draft plan. The date and locations of the hearings will be determined in early 2005 and announced on the above websites.

You may also comment on the plan in writing by sending a letter to:

Consolidated Plan, Indiana Department of Commerce, Controller's Office Grants Management Division One North Capitol Avenue, Suite 700 Indianapolis, Indiana 46204-2248.
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Contact Kelly Boe at the Indiana Department of Commerce, 1-800-824-2476 or 317-232-8800, for more information.

We look forward to hearing from you! Thank you for your participation in this very important process.

The Indiana Department of Commerce

The Indiana Housing Finance Authority

Indiana Family & Social Services Administration

2005 Indiana Consolidated Plan PHA Survey

The State of Indiana Department of Commerce, Indiana Housing Finance Authority and the Family and Social Services Administration are currently preparing the State's Five Year Consolidated Plan for the U.S. Department of Housing and Urban Development. This plan will include a housing market analysis, which will examine the need for affordable rental units and vouchers in the State. To aid in this effort, please fill out this brief survey and return by September 20, 2004. We appreciate your assistance.

1. As of June 30, 2004, how many Housing Choice vouchers did your Housing Authority administer? _____
2. As of June 30, 2004 what was the utilization rate of your Housing Choice vouchers? _____
3. As of June 30, 2004, how many households were on your waiting list for Housing Choice vouchers by unit size? On average, how long does it take a household to reach the top of the waiting list? Please complete the chart below:

<i>Unit Size</i>	<i>Length of Waiting List (Number of Households)</i>	<i>Time to Reach Top of Waiting List (months)</i>
Studio/Efficiency		
1 bedroom		
2 bedroom		
3 bedroom		
4 bedroom		
More than 4 bedrooms		

4. So far in 2004, what is the average number of households on your waiting list for Housing Choice vouchers? _____
5. Has your Housing Authority's Housing Choice voucher utilization rate ever fallen below 95 percent?
☐ Yes ☐ No
- 5a. If so, during what year? _____
- 5b. If so, what was the primary reason for the low utilization rate? _____

6. Has your Housing Authority ever had to return part of its voucher funding to HUD because of low utilization?
- 6a. If yes, what year did this occur? _____

- 6b. If yes, how much funding was recaptured (by year)? _____
- 6c. If yes, Please explain the reason for the recapture. _____

- 7a. By percent, roughly how many households on your current waiting list for vouchers earn 30 percent of median income or less, between 31 and 50 percent of median income and between 51 and 80 percent of median income?

Earn 30 percent of area median income (AMI) or less _____%

Earn between 31 and 50 percent of AMI _____%

Earn between 51 and 80 percent of AMI _____%

Other (specify) _____%

Total **100%**

- 7b. What is the average household income of your voucher holders? \$ _____; of households on your waiting list? \$ _____ (please estimate if not known)
8. By percent, roughly how many households on your waiting list for vouchers are families with children, elderly or people with disabilities?

Families with children _____% of total households

Elderly (without disabilities) _____% of total households

Elderly (with disabilities) _____% of total households

Non-elderly with disabilities _____% of total households
9. What is the greater need in your community—tenant based rental assistance (e.g., rental vouchers) or additional affordable rental units? Please explain. _____

2005 Indiana Consolidated Plan PHA Survey

10. How easy is it for the average applicant to find a unit in your community that accepts vouchers?

- ☐ Very easy ☐ Difficult
☐ Easy ☐ Very Difficult

11. Is it particularly difficult for individuals or households with certain characteristics to find a unit that accepts vouchers? If so, please list those characteristics. _____

12. How many accessible public housing units does your Housing Authority administer, by bedroom size?

Number of Bedrooms	Number of Accessible Units
Studio/Efficiency	
1 bedroom	
2 bedroom	
3 bedroom	
4 bedroom	
More than 4 bedrooms	

13. Does your Housing Authority provide funds for adaptive modifications of Section 8 funded units in the Housing Choice Voucher program?

- ☐ Yes ☐ No

14. Has your Housing Authority ever applied for vouchers designated for persons for disabilities?

- ☐ Yes ☐ No

14a. If yes, were these vouchers well utilized? Why or why not? _____

15. Do you permit applicants to reject public housing units and remain on your waiting lists?

- ☐ Yes ☐ No

16. Do you have a policy of evicting tenants the first time they violate resident rules?

- ☐ Yes ☐ No

17. Is there anything else you would like to add about your clients' needs?

Contact Information (Optional)

PHA Name: _____

Address: _____

Contact Person: _____

Phone/e-mail: _____

Would you like to receive a copy of the State Consolidated Plan Executive Summary?

- ☐ Yes ☐ No

Would you like to receive information about the State Consolidated Planning process?

- ☐ Yes ☐ No

For Further Questions and Information, Please Contact:

Heidi Aggeler
 BBC Research & Consulting
 3773 Cherry Creek North Drive, Suite 850
 Denver, Colorado 80209
 phone: 800.748.3222, ext 256
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Thank You for Your Assistance!

APPENDIX E.
County Housing Market Data

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<i>Indiana</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	19,761	0.8%
Complete kitchen facilities	25,066	1.0%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	126,214	5.0%
<i>Affordability</i>		
<i>Median Household Income</i>	\$41,567	
<i>Owner occupied:</i>		
Median Home Value	\$94,300	
Affordable to very low income HH?	No	
Cost burdened owners	220,169	16.0% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$521	
Affordable to very low income HH?	No	
Cost burdened renters	217,747	33.3% of renters

Adams County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	683	5.5%
Complete kitchen facilities	788	6.4%
Lead-based paint risk:		
Renters in pre-1940 units	575	4.6%
Affordability		
Median Household Income	\$40,625	
Owner occupied:		
Median Home Value	\$85,400	
Affordable to very low income HH?	No	
Cost burdened owners	924	13.2% of owners
Renter occupied:		
Median Gross Rent	\$393	
Affordable to very low income HH?	Yes	
Cost burdened renters	607	22.9% of renters

Allen County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	896	0.6%
Complete kitchen facilities	1,196	0.9%
Lead-based paint risk:		
Renters in pre-1940 units	5,926	4.3%
Affordability		
Median Household Income	\$42,671	
Owner occupied:		
Median Home Value	\$88,700	
Affordable to very low income HH?	No	
Cost burdened owners	11,164	13.8% of owners
Renter occupied:		
Median Gross Rent	\$506	
Affordable to very low income HH?	Yes	
Cost burdened renters	12,050	454.0% of renters

Bartholomew County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	135	0.5%
Complete kitchen facilities	275	0.9%
Lead-based paint risk:		
Renters in pre-1940 units	1,533	5.1%
Affordability		
Median Household Income	\$44,184	
Owner occupied:		
Median Home Value	\$105,300	
Affordable to very low income HH?	No	
Cost burdened owners	2,577	15.6% of owners
Renter occupied:		
Median Gross Rent	\$570	
Affordable to very low income HH?	No	
Cost burdened renters	2,275	32.5% of renters

Benton County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	53	1.4%
Complete kitchen facilities	53	1.4%
Lead-based paint risk:		
Renters in pre-1940 units	344	9.0%
Affordability		
Median Household Income	\$39,813	
Owner occupied:		
Median Home Value	\$75,000	
Affordable to very low income HH?	No	
Cost burdened owners	374	16.7% of owners
Renter occupied:		
Median Gross Rent	\$488	
Affordable to very low income HH?	Yes	
Cost burdened renters	167	2.4% of renters

Blackford County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	61	1.0%
Complete kitchen facilities	74	1.2%
Lead-based paint risk:		
Renters in pre-1940 units	365	5.9%
Affordability		
Median Household Income	\$34,760	
Owner occupied:		
Median Home Value	\$58,900	
Affordable to very low income HH?	Yes	
Cost burdened owners	465	14.0% of owners
Renter occupied:		
Median Gross Rent	\$396	
Affordable to very low income HH?	Yes	
Cost burdened renters	325	27.3% of renters

Boone County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	92	0.5%
Complete kitchen facilities	95	0.5%
Lead-based paint risk:		
Renters in pre-1940 units	1,096	6.1%
Affordability		
Median Household Income	\$49,632	
Owner occupied:		
Median Home Value	\$131,100	
Affordable to very low income HH?	No	
Cost burdened owners	2,357	21.0% of owners
Renter occupied:		
Median Gross Rent	\$545	
Affordable to very low income HH?	Yes	
Cost burdened renters	1,048	87.9% of renters

Brown County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	107	1.5%
Complete kitchen facilities	114	1.6%
Lead-based paint risk:		
Renters in pre-1940 units	73	1.0%
Affordability		
Median Household Income	\$43,708	
Owner occupied:		
Median Home Value	\$114,500	
Affordable to very low income HH?	No	
Cost burdened owners	675	20.9% of owners
Renter occupied:		
Median Gross Rent	\$569	
Affordable to very low income HH?	No	
Cost burdened renters	233	30.4% of renters

Carroll County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	114	1.3%
Complete kitchen facilities	83	1.0%
Lead-based paint risk:		
Renters in pre-1940 units	639	7.4%
Affordability		
Median Household Income	\$42,677	
Owner occupied:		
Median Home Value	\$87,200	
Affordable to very low income HH?	No	
Cost burdened owners	606	12.9% of owners
Renter occupied:		
Median Gross Rent	\$453	
Affordable to very low income HH?	Yes	
Cost burdened renters	344	44.9% of renters

<i>Cass County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	72	0.4%
Complete kitchen facilities	62	0.4%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	1,650	9.9%
<i>Affordability</i>		
<i>Median Household Income</i>	\$39,193	
<i>Owner occupied:</i>		
Median Home Value	\$71,500	
Affordable to very low income HH?	Yes	
Cost burdened owners	1,083	11.7% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$440	
Affordable to very low income HH?	Yes	
Cost burdened renters	953	24.0% of renters

<i>Clark County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	187	0.5%
Complete kitchen facilities	224	0.5%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	1,038	2.5%
<i>Affordability</i>		
<i>Median Household Income</i>	\$40,111	
<i>Owner occupied:</i>		
Median Home Value	\$89,900	
Affordable to very low income HH?	No	
Cost burdened owners	3,644	16.7% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$511	
Affordable to very low income HH?	No	
Cost burdened renters	3,540	89.3% of renters

<i>Clay County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	155	1.4%
Complete kitchen facilities	174	1.6%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	548	4.9%
<i>Affordability</i>		
<i>Median Household Income</i>	\$36,865	
<i>Owner occupied:</i>		
Median Home Value	\$72,600	
Affordable to very low income HH?	No	
Cost burdened owners	871	14.8% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$419	
Affordable to very low income HH?	Yes	
Cost burdened renters	526	25.9% of renters

<i>Clinton County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	92	0.7%
Complete kitchen facilities	133	1.0%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	1,351	10.2%
<i>Affordability</i>		
<i>Median Household Income</i>	\$40,759	
<i>Owner occupied:</i>		
Median Home Value	\$85,000	
Affordable to very low income HH?	No	
Cost burdened owners	1,322	17.2% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$495	
Affordable to very low income HH?	Yes	
Cost burdened renters	957	47.1% of renters

<i>Crawford County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	218	4.2%
Complete kitchen facilities	206	4.0%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	140	2.7%
<i>Affordability</i>		
<i>Median Household Income</i>	\$32,646	
<i>Owner occupied:</i>		
Median Home Value	\$64,600	
Affordable to very low income HH?	No	
Cost burdened owners	225	15.3% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$390	
Affordable to very low income HH?	Yes	
Cost burdened renters	161	26.3% of renters

<i>Daviess County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	174	1.5%
Complete kitchen facilities	355	3.0%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	584	4.9%
<i>Affordability</i>		
<i>Median Household Income</i>	\$34,064	
<i>Owner occupied:</i>		
Median Home Value	\$70,800	
Affordable to very low income HH?	No	
Cost burdened owners	827	14.1% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$363	
Affordable to very low income HH?	Yes	
Cost burdened renters	600	97.9% of renters

<i>Dearborn County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	117	0.7%
Complete kitchen facilities	169	0.9%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	834	4.7%
<i>Affordability</i>		
<i>Median Household Income</i>	\$48,899	
<i>Owner occupied:</i>		
Median Home Value	\$120,600	
Affordable to very low income HH?	No	
Cost burdened owners	1,605	15.9% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$504	
Affordable to very low income HH?	Yes	
Cost burdened renters	1,101	32.3% of renters

<i>Decatur County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	88	0.9%
Complete kitchen facilities	143	1.4%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	703	7.0%
<i>Affordability</i>		
<i>Median Household Income</i>	\$40,401	
<i>Owner occupied:</i>		
Median Home Value	\$86,400	
Affordable to very low income HH?	No	
Cost burdened owners	822	15.6% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$490	
Affordable to very low income HH?	Yes	
Cost burdened renters	562	16.5% of renters

<i>DeKalb County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	158	1.0%
Complete kitchen facilities	132	0.8%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	858	5.3%
<i>Affordability</i>		
<i>Median Household Income</i>	\$44,909	
<i>Owner occupied:</i>		
Median Home Value	\$88,000	
Affordable to very low income HH?	No	
Cost burdened owners	1,135	12.7% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$480	
Affordable to very low income HH?	Yes	
Cost burdened renters	698	26.0% of renters

<i>Delaware County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	609	1.2%
Complete kitchen facilities	683	1.3%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	3,392	6.6%
<i>Affordability</i>		
<i>Median Household Income</i>	\$34,659	
<i>Owner occupied:</i>		
Median Home Value	\$75,400	
Affordable to very low income HH?	No	
Cost burdened owners	3,985	14.8% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$465	
Affordable to very low income HH?	No	
Cost burdened renters	6,306	234.7% of renters

<i>Dubois County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	95	0.6%
Complete kitchen facilities	59	0.4%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	554	3.6%
<i>Affordability</i>		
<i>Median Household Income</i>	\$44,169	
<i>Owner occupied:</i>		
Median Home Value	\$92,700	
Affordable to very low income HH?	No	
Cost burdened owners	1,022	11.2% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$440	
Affordable to very low income HH?	Yes	
Cost burdened renters	655	20.9% of renters

<i>Elkhart County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	316	0.5%
Complete kitchen facilities	542	0.8%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	3,426	4.9%
<i>Affordability</i>		
<i>Median Household Income</i>	\$44,478	
<i>Owner occupied:</i>		
Median Home Value	\$98,100	
Affordable to very low income HH?	No	
Cost burdened owners	5,561	14.5% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$541	
Affordable to very low income HH?	Yes	
Cost burdened renters	5,025	160.5% of renters

Fayette County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	107	1.0%
Complete kitchen facilities	154	1.4%
Lead-based paint risk:		
Renters in pre-1940 units	905	8.2%
Affordability		
Median Household Income	\$38,840	
Owner occupied:		
Median Home Value	\$78,500	
Affordable to very low income HH?	No	
Cost burdened owners	839	14.2% of owners
Renter occupied:		
Median Gross Rent	\$442	
Affordable to very low income HH?	Yes	
Cost burdened renters	760	27.1% of renters

Floyd County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	153	0.5%
Complete kitchen facilities	125	0.4%
Lead-based paint risk:		
Renters in pre-1940 units	1,388	4.8%
Affordability		
Median Household Income	\$44,022	
Owner occupied:		
Median Home Value	\$104,300	
Affordable to very low income HH?	No	
Cost burdened owners	2,971	16.6% of owners
Renter occupied:		
Median Gross Rent	\$517	
Affordable to very low income HH?	Yes	
Cost burdened renters	2,543	90.6% of renters

<i>Fountain County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	131	1.7%
Complete kitchen facilities	63	0.8%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	512	6.7%
<i>Affordability</i>		
<i>Median Household Income</i>	\$38,119	
<i>Owner occupied:</i>		
Median Home Value	\$69,200	
Affordable to very low income HH?	Yes	
Cost burdened owners	590	15.0% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$439	
Affordable to very low income HH?	Yes	
Cost burdened renters	310	20.6% of renters

<i>Franklin County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	135	1.6%
Complete kitchen facilities	116	1.3%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	537	6.2%
<i>Affordability</i>		
<i>Median Household Income</i>	\$43,530	
<i>Owner occupied:</i>		
Median Home Value	\$100,100	
Affordable to very low income HH?	No	
Cost burdened owners	634	16.1% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$407	
Affordable to very low income HH?	Yes	
Cost burdened renters	257	17.1% of renters

Fulton County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	67	0.7%
Complete kitchen facilities	64	0.7%
Lead-based paint risk:		
Renters in pre-1940 units	459	5.0%
Affordability		
Median Household Income	\$38,290	
Owner occupied:		
Median Home Value	\$77,000	
Affordable to very low income HH?	No	
Cost burdened owners	644	14.3% of owners
Renter occupied:		
Median Gross Rent	\$456	
Affordable to very low income HH?	Yes	
Cost burdened renters	372	22.9% of renters

Gibson County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	220	1.6%
Complete kitchen facilities	233	1.6%
Lead-based paint risk:		
Renters in pre-1940 units	639	4.5%
Affordability		
Median Household Income	\$37,515	
Owner occupied:		
Median Home Value	\$74,700	
Affordable to very low income HH?	No	
Cost burdened owners	1,012	13.0% of owners
Renter occupied:		
Median Gross Rent	\$427	
Affordable to very low income HH?	Yes	
Cost burdened renters	842	51.9% of renters

<i>Grant County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	340	1.1%
Complete kitchen facilities	372	1.2%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	1,836	6.0%
<i>Affordability</i>		
<i>Median Household Income</i>	\$36,162	
<i>Owner occupied:</i>		
Median Home Value	\$68,500	
Affordable to very low income HH?	No	
Cost burdened owners	2,584	14.9% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$428	
Affordable to very low income HH?	Yes	
Cost burdened renters	2,185	29.5% of renters

<i>Greene County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	421	2.8%
Complete kitchen facilities	468	3.1%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	471	3.1%
<i>Affordability</i>		
<i>Median Household Income</i>	\$33,998	
<i>Owner occupied:</i>		
Median Home Value	\$66,800	
Affordable to very low income HH?	No	
Cost burdened owners	822	12.8% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$375	
Affordable to very low income HH?	Yes	
Cost burdened renters	841	11.3% of renters

<i>Hamilton County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	249	0.4%
Complete kitchen facilities	199	0.3%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	1,101	1.6%
<i>Affordability</i>		
<i>Median Household Income</i>	\$71,026	
<i>Owner occupied:</i>		
Median Home Value	\$166,300	
Affordable to very low income HH?	No	
Cost burdened owners	8,039	16.5% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$709	
Affordable to very low income HH?	Yes	
Cost burdened renters	3,667	29.4% of renters

<i>Hancock County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	34	0.2%
Complete kitchen facilities	89	0.4%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	854	3.9%
<i>Affordability</i>		
<i>Median Household Income</i>	\$56,416	
<i>Owner occupied:</i>		
Median Home Value	\$129,700	
Affordable to very low income HH?	No	
Cost burdened owners	2,435	16.4% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$571	
Affordable to very low income HH?	Yes	
Cost burdened renters	924	7.4% of renters

<i>Harrison County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	85	0.6%
Complete kitchen facilities	101	0.7%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	398	2.9%
<i>Affordability</i>		
<i>Median Household Income</i>	\$43,423	
<i>Owner occupied:</i>		
Median Home Value	\$95,700	
Affordable to very low income HH?	No	
Cost burdened owners	862	13.2% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$475	
Affordable to very low income HH?	Yes	
Cost burdened renters	429	22.7% of renters

<i>Hendricks County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	127	0.3%
Complete kitchen facilities	136	0.3%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	917	2.3%
<i>Affordability</i>		
<i>Median Household Income</i>	\$55,208	
<i>Owner occupied:</i>		
Median Home Value	\$133,300	
Affordable to very low income HH?	No	
Cost burdened owners	4,750	17.7% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$644	
Affordable to very low income HH?	Yes	
Cost burdened renters	1,636	86.4% of renters

<i>Henry County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	61	0.3%
Complete kitchen facilities	134	0.7%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	1,416	6.9%
<i>Affordability</i>		
<i>Median Household Income</i>	\$38,150	
<i>Owner occupied:</i>		
Median Home Value	\$84,100	
Affordable to very low income HH?	No	
Cost burdened owners	1,656	13.5% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$464	
Affordable to very low income HH?	Yes	
Cost burdened renters	1,343	31.5% of renters

<i>Howard County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	103	0.3%
Complete kitchen facilities	194	0.5%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	1,955	5.2%
<i>Affordability</i>		
<i>Median Household Income</i>	\$43,487	
<i>Owner occupied:</i>		
Median Home Value	\$89,000	
Affordable to very low income HH?	No	
Cost burdened owners	2,997	13.5% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$509	
Affordable to very low income HH?	Yes	
Cost burdened renters	3,227	75.6% of renters

Huntington County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	107	0.7%
Complete kitchen facilities	119	0.8%
Lead-based paint risk:		
Renters in pre-1940 units	1,266	8.3%
Affordability		
Median Household Income	\$41,620	
Owner occupied:		
Median Home Value	\$81,600	
Affordable to very low income HH?	No	
Cost burdened owners	1,254	14.4% of owners
Renter occupied:		
Median Gross Rent	\$488	
Affordable to very low income HH?	Yes	
Cost burdened renters	811	25.4% of renters

Jackson County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	192	1.1%
Complete kitchen facilities	278	1.6%
Lead-based paint risk:		
Renters in pre-1940 units	586	3.4%
Affordability		
Median Household Income	\$39,401	
Owner occupied:		
Median Home Value	\$87,500	
Affordable to very low income HH?	No	
Cost burdened owners	1,199	14.1% of owners
Renter occupied:		
Median Gross Rent	\$495	
Affordable to very low income HH?	No	
Cost burdened renters	1,151	36.1% of renters

<i>Jasper County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	14	0.1%
Complete kitchen facilities	55	0.5%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	653	5.8%
<i>Affordability</i>		
<i>Median Household Income</i>	\$43,369	
<i>Owner occupied:</i>		
Median Home Value	\$105,700	
Affordable to very low income HH?	No	
Cost burdened owners	981	15.5% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$486	
Affordable to very low income HH?	Yes	
Cost burdened renters	584	26.0% of renters

<i>Jay County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	152	1.7%
Complete kitchen facilities	136	1.5%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	744	8.2%
<i>Affordability</i>		
<i>Median Household Income</i>	\$35,700	
<i>Owner occupied:</i>		
Median Home Value	\$62,500	
Affordable to very low income HH?	Yes	
Cost burdened owners	621	13.3% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$387	
Affordable to very low income HH?	Yes	
Cost burdened renters	405	18.0% of renters

<i>Jefferson County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	154	1.2%
Complete kitchen facilities	222	1.7%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	836	6.2%
<i>Affordability</i>		
<i>Median Household Income</i>	\$38,189	
<i>Owner occupied:</i>		
Median Home Value	\$85,800	
Affordable to very low income HH?	No	
Cost burdened owners	838	12.9% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$419	
Affordable to very low income HH?	Yes	
Cost burdened renters	793	27.1% of renters

<i>Jennings County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	208	1.8%
Complete kitchen facilities	225	2.0%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	283	2.5%
<i>Affordability</i>		
<i>Median Household Income</i>	\$39,402	
<i>Owner occupied:</i>		
Median Home Value	\$81,900	
Affordable to very low income HH?	No	
Cost burdened owners	805	17.4% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$490	
Affordable to very low income HH?	Yes	
Cost burdened renters	458	15.6% of renters

<i>Johnson County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	114	0.3%
Complete kitchen facilities	169	0.4%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	1,315	2.9%
<i>Affordability</i>		
<i>Median Household Income</i>	\$52,693	
<i>Owner occupied:</i>		
Median Home Value	\$122,500	
Affordable to very low income HH?	No	
Cost burdened owners	4,527	16.0% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$599	
Affordable to very low income HH?	Yes	
Cost burdened renters	3,007	30.7% of renters

<i>Knox County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	194	1.1%
Complete kitchen facilities	241	1.4%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	1,482	8.6%
<i>Affordability</i>		
<i>Median Household Income</i>	\$31,362	
<i>Owner occupied:</i>		
Median Home Value	\$63,600	
Affordable to very low income HH?	No	
Cost burdened owners	1,348	15.1% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$403	
Affordable to very low income HH?	No	
Cost burdened renters	1,662	17.0% of renters

<i>Kosciusko County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	151	0.5%
Complete kitchen facilities	179	0.6%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	1,100	3.4%
<i>Affordability</i>		
<i>Median Household Income</i>	\$43,939	
<i>Owner occupied:</i>		
Median Home Value	\$95,500	
Affordable to very low income HH?	No	
Cost burdened owners	2,365	14.8% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$502	
Affordable to very low income HH?	Yes	
Cost burdened renters	1,396	25.2% of renters

<i>LaGrange County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	158	1.2%
Complete kitchen facilities	204	1.6%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	561	4.3%
<i>Affordability</i>		
<i>Median Household Income</i>	\$42,848	
<i>Owner occupied:</i>		
Median Home Value	\$99,800	
Affordable to very low income HH?	No	
Cost burdened owners	899	15.2% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$477	
Affordable to very low income HH?	Yes	
Cost burdened renters	406	7.3% of renters

<i>Lake County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	1,601	0.8%
Complete kitchen facilities	2,285	1.2%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	9,780	5.0%
<i>Affordability</i>		
<i>Median Household Income</i>	\$41,829	
<i>Owner occupied:</i>		
Median Home Value	\$97,500	
Affordable to very low income HH?	No	
Cost burdened owners	21,674	19.2% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$544	
Affordable to very low income HH?	No	
Cost burdened renters	20,177	36.0% of renters

<i>LaPorte County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	272	0.6%
Complete kitchen facilities	367	0.8%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	2,660	5.8%
<i>Affordability</i>		
<i>Median Household Income</i>	\$41,430	
<i>Owner occupied:</i>		
Median Home Value	\$93,500	
Affordable to very low income HH?	No	
Cost burdened owners	4,321	16.8% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$495	
Affordable to very low income HH?	Yes	
Cost burdened renters	3,270	5.8% of renters

<i>Lawrence County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	347	1.7%
Complete kitchen facilities	373	1.8%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	884	4.3%
<i>Affordability</i>		
<i>Median Household Income</i>	\$36,280	
<i>Owner occupied:</i>		
Median Home Value	\$75,400	
Affordable to very low income HH?	No	
Cost burdened owners	1,554	15.2% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$447	
Affordable to very low income HH?	Yes	
Cost burdened renters	1,091	29.3% of renters

<i>Madison County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	465	0.8%
Complete kitchen facilities	570	1.0%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	3,369	5.9%
<i>Affordability</i>		
<i>Median Household Income</i>	\$38,925	
<i>Owner occupied:</i>		
Median Home Value	\$81,600	
Affordable to very low income HH?	No	
Cost burdened owners	5,151	15.1% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$490	
Affordable to very low income HH?	No	
Cost burdened renters	4,676	125.6% of renters

Marion County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	2,498	0.6%
Complete kitchen facilities	3,804	1.0%
Lead-based paint risk:		
Renters in pre-1940 units	19,112	4.9%
Affordability		
Median Household Income	\$40,421	
Owner occupied:		
Median Home Value	\$99,000	
Affordable to very low income HH?	No	
Cost burdened owners	35,877	18.8% of owners
Renter occupied:		
Median Gross Rent	\$567	
Affordable to very low income HH?	No	
Cost burdened renters	50,489	35.3% of renters

Marshall County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	89	0.5%
Complete kitchen facilities	117	0.6%
Lead-based paint risk:		
Renters in pre-1940 units	1,027	5.7%
Affordability		
Median Household Income	\$42,581	
Owner occupied:		
Median Home Value	\$88,100	
Affordable to very low income HH?	No	
Cost burdened owners	1,269	13.1% of owners
Renter occupied:		
Median Gross Rent	\$500	
Affordable to very low income HH?	Yes	
Cost burdened renters	1,030	0.7% of renters

<i>Martin County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	159	3.4%
Complete kitchen facilities	134	2.8%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	142	3.0%
<i>Affordability</i>		
<i>Median Household Income</i>	\$36,411	
<i>Owner occupied:</i>		
Median Home Value	\$64,200	
Affordable to very low income HH?	Yes	
Cost burdened owners	249	13.1% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$356	
Affordable to very low income HH?	Yes	
Cost burdened renters	156	22.1% of renters

<i>Miami County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	115	0.8%
Complete kitchen facilities	100	0.7%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	1,022	6.7%
<i>Affordability</i>		
<i>Median Household Income</i>	\$39,184	
<i>Owner occupied:</i>		
Median Home Value	\$71,100	
Affordable to very low income HH?	Yes	
Cost burdened owners	881	11.6% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$452	
Affordable to very low income HH?	Yes	
Cost burdened renters	734	104.1% of renters

<i>Monroe County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	251	0.5%
Complete kitchen facilities	440	0.9%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	1,961	3.9%
<i>Affordability</i>		
<i>Median Household Income</i>	\$33,311	
<i>Owner occupied:</i>		
Median Home Value	\$113,100	
Affordable to very low income HH?	No	
Cost burdened owners	3,208	16.2% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$560	
Affordable to very low income HH?	No	
Cost burdened renters	11,339	53.0% of renters

<i>Montgomery County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	98	0.6%
Complete kitchen facilities	97	0.6%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	981	6.3%
<i>Affordability</i>		
<i>Median Household Income</i>	\$41,297	
<i>Owner occupied:</i>		
Median Home Value	\$88,800	
Affordable to very low income HH?	No	
Cost burdened owners	1,231	14.4% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$477	
Affordable to very low income HH?	Yes	
Cost burdened renters	940	4.4% of renters

<i>Morgan County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	182	0.7%
Complete kitchen facilities	142	0.5%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	1,018	3.9%
<i>Affordability</i>		
<i>Median Household Income</i>	\$47,739	
<i>Owner occupied:</i>		
Median Home Value	\$116,200	
Affordable to very low income HH?	No	
Cost burdened owners	2,531	16.6% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$531	
Affordable to very low income HH?	Yes	
Cost burdened renters	1,309	27.7% of renters

<i>Newton County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	39	0.7%
Complete kitchen facilities	66	1.2%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	355	6.2%
<i>Affordability</i>		
<i>Median Household Income</i>	\$40,944	
<i>Owner occupied:</i>		
Median Home Value	\$87,500	
Affordable to very low income HH?	No	
Cost burdened owners	651	18.3% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$472	
Affordable to very low income HH?	Yes	
Cost burdened renters	292	6.2% of renters

<i>Noble County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	152	0.8%
Complete kitchen facilities	150	0.8%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	918	5.0%
<i>Affordability</i>		
<i>Median Household Income</i>	\$42,700	
<i>Owner occupied:</i>		
Median Home Value	\$88,600	
Affordable to very low income HH?	No	
Cost burdened owners	1,269	13.6% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$470	
Affordable to very low income HH?	Yes	
Cost burdened renters	838	24.1% of renters

<i>Ohio County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	32	1.3%
Complete kitchen facilities	20	0.8%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	161	6.6%
<i>Affordability</i>		
<i>Median Household Income</i>	\$41,348	
<i>Owner occupied:</i>		
Median Home Value	\$97,100	
Affordable to very low income HH?	No	
Cost burdened owners	147	14.1% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$463	
Affordable to very low income HH?	Yes	
Cost burdened renters	126	3.6% of renters

<i>Orange County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	194	2.3%
Complete kitchen facilities	168	2.0%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	259	3.1%
<i>Affordability</i>		
<i>Median Household Income</i>	\$31,564	
<i>Owner occupied:</i>		
Median Home Value	\$63,500	
Affordable to very low income HH?	No	
Cost burdened owners	571	16.6% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$385	
Affordable to very low income HH?	Yes	
Cost burdened renters	388	25.6% of renters

<i>Owen County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	362	3.7%
Complete kitchen facilities	354	3.6%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	196	2.0%
<i>Affordability</i>		
<i>Median Household Income</i>	\$36,529	
<i>Owner occupied:</i>		
Median Home Value	\$84,600	
Affordable to very low income HH?	No	
Cost burdened owners	603	16.8% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$455	
Affordable to very low income HH?	Yes	
Cost burdened renters	379	25.0% of renters

<i>Parke County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	227	3.0%
Complete kitchen facilities	214	2.8%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	378	5.0%
<i>Affordability</i>		
<i>Median Household Income</i>	\$35,724	
<i>Owner occupied:</i>		
Median Home Value	\$64,900	
Affordable to very low income HH?	Yes	
Cost burdened owners	425	13.4% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$381	
Affordable to very low income HH?	Yes	
Cost burdened renters	275	24.1% of renters

<i>Perry County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	231	2.8%
Complete kitchen facilities	213	2.6%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	251	3.1%
<i>Affordability</i>		
<i>Median Household Income</i>	\$36,246	
<i>Owner occupied:</i>		
Median Home Value	\$71,200	
Affordable to very low income HH?	No	
Cost burdened owners	463	11.6% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$370	
Affordable to very low income HH?	Yes	
Cost burdened renters	380	33.4% of renters

<i>Pike County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	103	1.8%
Complete kitchen facilities	106	1.9%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	184	3.3%
<i>Affordability</i>		
<i>Median Household Income</i>	\$34,759	
<i>Owner occupied:</i>		
Median Home Value	\$59,300	
Affordable to very low income HH?	Yes	
Cost burdened owners	389	14.8% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$339	
Affordable to very low income HH?	Yes	
Cost burdened renters	151	18.3% of renters

<i>Porter County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	232	0.4%
Complete kitchen facilities	327	0.6%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	1,455	2.5%
<i>Affordability</i>		
<i>Median Household Income</i>	\$53,100	
<i>Owner occupied:</i>		
Median Home Value	\$127,000	
Affordable to very low income HH?	No	
Cost burdened owners	5,807	16.3% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$625	
Affordable to very low income HH?	Yes	
Cost burdened renters	4,112	497.8% of renters

<i>Posey County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	119	1.1%
Complete kitchen facilities	124	1.1%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	456	4.1%
<i>Affordability</i>		
<i>Median Household Income</i>	\$44,209	
<i>Owner occupied:</i>		
Median Home Value	\$89,800	
Affordable to very low income HH?	No	
Cost burdened owners	808	12.2% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$419	
Affordable to very low income HH?	Yes	
Cost burdened renters	525	30.3% of renters

<i>Pulaski County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	64	1.1%
Complete kitchen facilities	47	0.8%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	303	5.1%
<i>Affordability</i>		
<i>Median Household Income</i>	\$35,422	
<i>Owner occupied:</i>		
Median Home Value	\$72,500	
Affordable to very low income HH?	No	
Cost burdened owners	365	13.3% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$397	
Affordable to very low income HH?	Yes	
Cost burdened renters	187	10.8% of renters

<i>Putnam County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	113	0.8%
Complete kitchen facilities	160	1.2%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	702	5.2%
<i>Affordability</i>		
<i>Median Household Income</i>	\$38,882	
<i>Owner occupied:</i>		
Median Home Value	\$94,300	
Affordable to very low income HH?	No	
Cost burdened owners	1,233	18.9% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$462	
Affordable to very low income HH?	Yes	
Cost burdened renters	663	26.4% of renters

<i>Randolph County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	131	1.1%
Complete kitchen facilities	158	1.3%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	1,046	8.9%
<i>Affordability</i>		
<i>Median Household Income</i>	\$34,544	
<i>Owner occupied:</i>		
Median Home Value	\$64,600	
Affordable to very low income HH?	No	
Cost burdened owners	792	12.7% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$392	
Affordable to very low income HH?	Yes	
Cost burdened renters	750	29.9% of renters

<i>Ripley County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	90	0.9%
Complete kitchen facilities	90	0.9%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	490	4.7%
<i>Affordability</i>		
<i>Median Household Income</i>	\$41,426	
<i>Owner occupied:</i>		
Median Home Value	\$94,900	
Affordable to very low income HH?	No	
Cost burdened owners	724	15.1% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$478	
Affordable to very low income HH?	Yes	
Cost burdened renters	547	25.8% of renters

<i>Rush County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	109	1.5%
Complete kitchen facilities	95	1.3%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	900	12.3%
<i>Affordability</i>		
<i>Median Household Income</i>	\$38,152	
<i>Owner occupied:</i>		
Median Home Value	\$82,300	
Affordable to very low income HH?	No	
Cost burdened owners	606	16.1% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$446	
Affordable to very low income HH?	Yes	
Cost burdened renters	420	19.8% of renters

<i>St. Joseph County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	100	1.2%
Complete kitchen facilities	145	1.7%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	258	3.1%
<i>Affordability</i>		
<i>Median Household Income</i>	\$42,451	
<i>Owner occupied:</i>		
Median Home Value	\$85,100	
Affordable to very low income HH?	No	
Cost burdened owners	545	12.6% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$423	
Affordable to very low income HH?	Yes	
Cost burdened renters	263	21.8% of renters

<i>Scott County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	100	1.0%
Complete kitchen facilities	84	0.9%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	269	2.8%
<i>Affordability</i>		
<i>Median Household Income</i>	\$34,656	
<i>Owner occupied:</i>		
Median Home Value	\$76,900	
Affordable to very low income HH?	No	
Cost burdened owners	700	15.4% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$463	
Affordable to very low income HH?	No	
Cost burdened renters	625	51.7% of renters

Shelby County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	122	0.7%
Complete kitchen facilities	137	0.8%
Lead-based paint risk:		
Renters in pre-1940 units	1,381	7.8%
Affordability		
Median Household Income	\$43,649	
Owner occupied:		
Median Home Value	\$98,600	
Affordable to very low income HH?	No	
Cost burdened owners	1,519	15.1% of owners
Renter occupied:		
Median Gross Rent	\$528	
Affordable to very low income HH?	Yes	
Cost burdened renters	1,143	27.3% of renters

Spencer County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	100	1.2%
Complete kitchen facilities	145	1.7%
Lead-based paint risk:		
Renters in pre-1940 units	258	3.1%
Affordability		
Median Household Income	\$42,451	
Owner occupied:		
Median Home Value	\$85,100	
Affordable to very low income HH?	No	
Cost burdened owners	545	12.6% of owners
Renter occupied:		
Median Gross Rent	\$423	
Affordable to very low income HH?	Yes	
Cost burdened renters	263	6.3% of renters

<i>Starke County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	85	0.8%
Complete kitchen facilities	95	0.9%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	416	4.1%
<i>Affordability</i>		
<i>Median Household Income</i>	\$37,243	
<i>Owner occupied:</i>		
Median Home Value	\$80,000	
Affordable to very low income HH?	No	
Cost burdened owners	865	16.9% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$431	
Affordable to very low income HH?	Yes	
Cost burdened renters	458	29.4% of renters

<i>Steuben County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	120	0.7%
Complete kitchen facilities	124	0.7%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	639	3.7%
<i>Affordability</i>		
<i>Median Household Income</i>	\$44,089	
<i>Owner occupied:</i>		
Median Home Value	\$106,200	
Affordable to very low income HH?	No	
Cost burdened owners	1,084	15.1% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$520	
Affordable to very low income HH?	Yes	
Cost burdened renters	659	42.3% of renters

<i>Sullivan County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	139	1.6%
Complete kitchen facilities	110	1.2%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	453	5.1%
<i>Affordability</i>		
<i>Median Household Income</i>	\$32,976	
<i>Owner occupied:</i>		
Median Home Value	\$58,900	
Affordable to very low income HH?	Yes	
Cost burdened owners	657	14.8% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$375	
Affordable to very low income HH?	Yes	
Cost burdened renters	379	24.7% of renters

<i>Switzerland County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	193	4.6%
Complete kitchen facilities	217	5.1%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	218	5.2%
<i>Affordability</i>		
<i>Median Household Income</i>	\$37,092	
<i>Owner occupied:</i>		
Median Home Value	\$78,400	
Affordable to very low income HH?	No	
Cost burdened owners	299	21.8% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$444	
Affordable to very low income HH?	Yes	
Cost burdened renters	171	11.2% of renters

<i>Tippecanoe County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	167	0.3%
Complete kitchen facilities	261	0.4%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	3,801	6.5%
<i>Affordability</i>		
<i>Median Household Income</i>	\$38,652	
<i>Owner occupied:</i>		
Median Home Value	\$112,200	
Affordable to very low income HH?	No	
Cost burdened owners	4,090	15.2% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$565	
Affordable to very low income HH?	No	
Cost burdened renters	10,729	44.4% of renters

<i>Tipton County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	25	0.4%
Complete kitchen facilities	35	0.5%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	442	6.5%
<i>Affordability</i>		
<i>Median Household Income</i>	\$48,546	
<i>Owner occupied:</i>		
Median Home Value	\$88,300	
Affordable to very low income HH?	Yes	
Cost burdened owners	487	11.6% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$489	
Affordable to very low income HH?	Yes	
Cost burdened renters	303	1.3% of renters

<i>Union County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	30	1.0%
Complete kitchen facilities	37	1.2%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	261	8.5%
<i>Affordability</i>		
<i>Median Household Income</i>	\$36,672	
<i>Owner occupied:</i>		
Median Home Value	\$82,600	
Affordable to very low income HH?	No	
Cost burdened owners	213	15.6% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$450	
Affordable to very low income HH?	Yes	
Cost burdened renters	173	27.6% of renters

<i>Vanderburgh County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	463	0.6%
Complete kitchen facilities	902	1.2%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	3,977	5.2%
<i>Affordability</i>		
<i>Median Household Income</i>	\$36,823	
<i>Owner occupied:</i>		
Median Home Value	\$82,400	
Affordable to very low income HH?	No	
Cost burdened owners	6,370	15.1% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$458	
Affordable to very low income HH?	Yes	
Cost burdened renters	8,215	1312.3% of renters

Vermillion County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	93	1.3%
Complete kitchen facilities	136	1.8%
Lead-based paint risk:		
Renters in pre-1940 units	451	6.1%
Affordability		
Median Household Income	\$34,837	
Owner occupied:		
Median Home Value	\$59,500	
Affordable to very low income HH?	Yes	
Cost burdened owners	662	15.4% of owners
Renter occupied:		
Median Gross Rent	\$378	
Affordable to very low income HH?	Yes	
Cost burdened renters	330	24.5% of renters

Vigo County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	350	0.8%
Complete kitchen facilities	522	1.2%
Lead-based paint risk:		
Renters in pre-1940 units	3,502	7.7%
Affordability		
Median Household Income	\$33,184	
Owner occupied:		
Median Home Value	\$72,500	
Affordable to very low income HH?	No	
Cost burdened owners	3,644	15.5% of owners
Renter occupied:		
Median Gross Rent	\$445	
Affordable to very low income HH?	No	
Cost burdened renters	4,811	357.4% of renters

Wabash County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	110	0.8%
Complete kitchen facilities	183	1.3%
Lead-based paint risk:		
Renters in pre-1940 units	1,142	8.1%
Affordability		
Median Household Income	\$40,413	
Owner occupied:		
Median Home Value	\$78,400	
Affordable to very low income HH?	No	
Cost burdened owners	729	9.5% of owners
Renter occupied:		
Median Gross Rent	\$425	
Affordable to very low income HH?	Yes	
Cost burdened renters	681	22.5% of renters

Warren County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	35	1.0%
Complete kitchen facilities	43	1.2%
Lead-based paint risk:		
Renters in pre-1940 units	256	7.4%
Affordability		
Median Household Income	\$41,825	
Owner occupied:		
Median Home Value	\$74,100	
Affordable to very low income HH?	Yes	
Cost burdened owners	292	16.4% of owners
Renter occupied:		
Median Gross Rent	\$419	
Affordable to very low income HH?	Yes	
Cost burdened renters	83	2.7% of renters

Warrick County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	53	0.3%
Complete kitchen facilities	106	0.5%
Lead-based paint risk:		
Renters in pre-1940 units	452	2.2%
Affordability		
Median Household Income	\$48,814	
Owner occupied:		
Median Home Value	\$104,400	
Affordable to very low income HH?	No	
Cost burdened owners	1,823	13.7% of owners
Renter occupied:		
Median Gross Rent	\$478	
Affordable to very low income HH?	Yes	
Cost burdened renters	726	22.7% of renters

Washington County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	286	2.6%
Complete kitchen facilities	248	2.2%
Lead-based paint risk:		
Renters in pre-1940 units	392	3.5%
Affordability		
Median Household Income	\$36,630	
Owner occupied:		
Median Home Value	\$77,500	
Affordable to very low income HH?	No	
Cost burdened owners	741	16.3% of owners
Renter occupied:		
Median Gross Rent	\$418	
Affordable to very low income HH?	Yes	
Cost burdened renters	426	13.3% of renters

Wayne County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	183	0.6%
Complete kitchen facilities	249	0.8%
Lead-based paint risk:		
Renters in pre-1940 units	3,395	11.1%
Affordability		
Median Household Income	\$34,885	
Owner occupied:		
Median Home Value	\$80,300	
Affordable to very low income HH?	No	
Cost burdened owners	2,586	15.9% of owners
Renter occupied:		
Median Gross Rent	\$446	
Affordable to very low income HH?	No	
Cost burdened renters	2,961	34.0% of renters

Wells County		
Housing Condition	Units	Percent of all units
Occupied units lacking:		
Complete plumbing	31	0.3%
Complete kitchen facilities	100	0.9%
Lead-based paint risk:		
Renters in pre-1940 units	677	6.2%
Affordability		
Median Household Income	\$43,934	
Owner occupied:		
Median Home Value	\$87,900	
Affordable to very low income HH?	No	
Cost burdened owners	719	11.3% of owners
Renter occupied:		
Median Gross Rent	\$458	
Affordable to very low income HH?	Yes	
Cost burdened renters	428	4.9% of renters

<i>White County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	66	0.5%
Complete kitchen facilities	64	0.5%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	575	4.8%
<i>Affordability</i>		
<i>Median Household Income</i>	\$40,707	
<i>Owner occupied:</i>		
Median Home Value	\$86,200	
Affordable to very low income HH?	No	
Cost burdened owners	1,026	16.6% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$526	
Affordable to very low income HH?	No	
Cost burdened renters	479	22.0% of renters

<i>Whitley County</i>		
<i>Housing Condition</i>	<i>Units</i>	<i>Percent of all units</i>
<i>Occupied units lacking:</i>		
Complete plumbing	92	0.7%
Complete kitchen facilities	76	0.6%
<i>Lead-based paint risk:</i>		
Renters in pre-1940 units	547	4.4%
<i>Affordability</i>		
<i>Median Household Income</i>	\$45,503	
<i>Owner occupied:</i>		
Median Home Value	\$96,000	
Affordable to very low income HH?	No	
Cost burdened owners	1,003	14.2% of owners
<i>Renter occupied:</i>		
Median Gross Rent	\$453	
Affordable to very low income HH?	Yes	
Cost burdened renters	401	18.4% of renters

APPENDIX F.
2005 Allocation Plans

STATE OF INDIANA
STATE COMMUNITY DEVELOPMENT BLOCK GRANT
(CDBG) PROGRAM (CFDA: 14-228)
INDIANA OFFICE OF RURAL AFFAIRS
FY 2005 PROGRAM DESIGN AND METHOD OF DISTRIBUTION

GENERAL BACKGROUND INFORMATION AND NATIONAL CDBG OBJECTIVES

The State of Indiana, through the Indiana Office of Rural Affairs, assumed administrative responsibility for Indiana's Small Cities Community Development Block Grant (CDBG) Program in 1982, under the auspices of the U.S. Department of Housing and Urban Development (HUD). In accordance with 570.485(a) and 24 CFR Part 91, the State must submit a Consolidated Plan to HUD by May 15th of each year following an appropriate citizen participation process pursuant to 24 CFR Part 91.325, which prescribes the State's Consolidated Plan process as well as the proposed method of distribution of CDBG funds for 2005. **The State of Indiana's anticipated allocation of federal Community Development Block Grant (CDBG) funds for FY 2005 is \$34,933,351.**

This document applies to all federal Small Cities CDBG funds allocated by HUD to the State of Indiana, through its Office of Rural Affairs. **During FY 2005, the State of Indiana does not propose to pledge a portion of its present and future allocation(s) of Small Cities CDBG funds as security for Section 108 loan guarantees provided for under Subpart M of 24 CFR Part 570 (24 CFR 570.700).**

The primary objective of Indiana's Small Cities CDBG Program is to assist in the development and re-development of viable Indiana communities by using CDBG funds to provide a suitable living environment and expand economic opportunities, principally for low and moderate income persons.

Indiana's program will place emphasis on making Indiana communities a better place in which to reside, work, and recreate. Primary attention will be given to activities, which promote long term community development and create an environment conducive to new or expanded employment opportunities for low and moderate income persons.

Activities and projects funded by the Office of Rural Affairs must be eligible for CDBG assistance pursuant to 24 CFR 570, et. seq., and meet one of the three (3) national objectives prescribed under the Federal Housing and Community Development Act, as amended (Federal Act). To fulfill a national CDBG objective a project must meet one (1) of the following requirements pursuant to Section 104 (b)(3) of the Federal Act, and 24 CFR 570.483, et seq., and must be satisfactorily documented by the recipient:

1. Principally benefit persons of low and moderate income families; or,
2. Aid in the prevention or elimination of slums and blight; or,
3. Undertake activities, which have urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where no other financial resources are available to meet such needs.

In implementing its FY 2005 CDBG Consolidated Plan, the Indiana Office of Rural Affairs will pursue the following goals respective to the use and distribution of FY 2005 CDBG funds:

GOAL 1: Invest in the needs of Indiana's low and moderate income citizens in the following areas:

- a. Safe, sanitary and suitable housing
- b. Health services
- c. Homelessness
- d. Job creation, retention and training
- e. Self-sufficiency for special needs groups
- f. Senior lifestyles

The Office of Rural Affairs will pursue this goal of **investing in the needs of Indiana's low and moderate income citizens** and all applicable strategic priorities by distributing CDBG funds in a manner which promotes suitable housing, viable communities and economic opportunities.

GOAL 2: Invest in the needs of Indiana's communities in the following areas:

- a. Housing preservation, creation and supply of suitable rental housing
- b. Neighborhood revitalization
- c. Public infrastructure improvements
- d. Provision of clean water and public solid waste disposal
- e. Special needs of limited-clientele groups
- f. Assist local communities with local economic development projects, which will result in the attraction, expansion and retention of employment opportunities for low and moderate income persons

The Office of Rural Affairs will pursue this goal of investing in the needs of Indiana's communities and all applicable strategic priorities by distributing CDBG funds in a manner which promotes suitable housing, preservation of neighborhoods, provision and improvements of local public infrastructure and programs which assist persons with special needs. The Office of Rural Affairs will also pursue this goal by making CDBG funds available to projects, which will expand and/or retain employment opportunities for low and moderate income persons.

GOAL 3: Invest CDBG funds wisely and in a manner which leverages all tangible and intangible resources:

- a. Leverage CDBG funds with all available federal, state and local financial and personal resources
- b. Invest in the provision of technical assistance to CDBG applicants and local capacity building
- c. Seek citizen input on investment of CDBG funds
- d. Coordination of resources (federal, state and local)
- e. Promote participation of minority business enterprises (MBE) and women business enterprises (WBE)
- f. Use performance measures and continued monitoring activities in making funding decisions

The Office of Rural Affairs will pursue this goal of **investing CDBG wisely** and all applicable strategic priorities by distributing CDBG funds in a manner, which promotes exploration of all alternative resources (financial and personal) when making funding decisions respective to applications for CDBG funding.

PROGRAM AMENDMENTS

The Indiana Office of Rural Affairs reserves the right to transfer up to ten percent (10%) of each fiscal year's available allocation of CDBG funds (i.e. FY 2005 as well as prior-years' reversions balances) between the programs described herein in order to optimize the use and timeliness of distribution and expenditure of CDBG funds, without formal amendment of this Consolidated Plan .

The Office of Rural Affairs will provide citizens and general units of local government with reasonable notice of, and opportunity to comment on, any substantial change proposed to be made in the use of FY 2005 CDBG as well as reversions and residual available balances of prior-years' CDBG funds. "Substantial Change" shall mean the

movement between programs of more than ten percent (10%) of the total allocation for a given fiscal year's CDBG funding allocation, or a major modification to programs described herein. The Office of Rural Affairs, in consultation with the Indianapolis office of the US Department of Housing and Urban Development (HUD), will determine those actions, which may constitute a "substantial change".

The State (ORA) will formally amend its FY 2005 Consolidated Plan if the Office of Rural Affairs' **Method of Distribution for FY 2005 and prior-years funds** prescribed herein is to be significantly changed. The ORA will determine the necessary changes, prepare the proposed amendment, provide the public and units of general local government with reasonable notice and opportunity to comment on the proposed amendment, consider the comments received, and make the amended FY 2005 Consolidated Plan available to the public at the time it is submitted to HUD. In addition, the Office of Rural Affairs will submit to HUD the amended Consolidated Plan before the Department implements any changes embodied in such program amendment.

ELIGIBLE ACTIVITIES/FUNDABILITY

All activities, which are eligible for federal CDBG funding under Section 105 of the Federal Housing and Community Development Act of 1974, as amended (Federal Act), are eligible for funding under the Indiana Office of Rural Affairs' FY 2005 CDBG program. However, the Indiana Office of Rural Affairs reserves the right to prioritize its method of funding; the Office of Rural Affairs prefers to expend federal CDBG funds on activities/projects which will produce tangible results for principally low and moderate income persons in Indiana. Funding decisions will be made using criteria and rating systems, which are used for the State's programs and are subject to the availability of funds. It shall be the policy under the state program to give priority to using CDBG funds to pay for actual project costs and not to local administrative costs. **The State of Indiana certifies that not less than seventy-percent (70%) of FY 2005 CDBG funds will be expended for activities principally benefiting low and moderate income persons, as prescribed by 24 CFR 570.484, et. seq.**

ELIGIBLE APPLICANTS

1. All Indiana counties, cities and incorporated towns which do not receive CDBG entitlement funding directly from HUD or are not located in an "urban county" or other area eligible for "entitlement" funding from HUD.
2. All Indian tribes meeting the criteria set forth in Section 102 (a)(17) of the Federal Act.

In order to be eligible for CDBG funding, applicants may not be suspended from participation in the HUD-funded CDBG Programs or the Indiana Office of Rural Affairs due to findings/irregularities with previous CDBG grants or other reasons. In addition, applicants may not be suspended from participation in the state CDBG-funded projects administered by the Indiana Housing Finance Authority (IHFA), such funds being subcontracted to the IHFA by the Office of Rural Affairs.

Further, in order to be eligible for CDBG funding, applicants may not have overdue reports, overdue responses to monitoring issues, or overdue grant closeout documents for projects funded by either the Office of Rural Affairs or IHFA projects funded using state CDBG funds allocated to the IHFA by the Office of Rural Affairs. All applicants for CDBG funding must fully expend all CDBG Program Income as defined in 24 CFR 570.489(e) prior to, or as a part of the proposed CDBG-assisted project, in order to be eligible for further CDBG funding from the State. This requirement shall not apply to principal and interest balances within a local CDBG Revolving Loan Fund approved by the Office of Rural Affairs pursuant to 24 CFR 570.489.

Other specific eligibility criteria are outlined in **General Selection Criteria** provided herein.

FY 2005 FUND DISTRIBUTION

Sources of Funds:

FY 2005 CDBG Allocation	\$ 34,933,351
CDBG Program Income(a)	<u>0</u>
Total:	<u>\$ 34,933,351</u>

Uses of Funds:

1. Community Focus Fund (CFF)	\$ 24,155,350
2. Housing Program	5,000,000
3. Community Economic Development Fund	2,000,000
4. Quick Response Fund	0
5. Brownfield Initiative	1,000,000
6. Technical Assistance Fund	349,334
7. Planning Fund	1,600,000
8. Administration	<u>798,667</u>
Total:	<u>\$ 34,933,351</u>

(a) The State of Indiana (Office of Rural Affairs) does not project receipt of any CDBG program income for the period covered by this FY 2005 Consolidated Plan. In the event the Office of Rural Affairs receives such CDBG Program Income, such moneys will be placed in the Community Focus Fund for the purpose of making additional competitive grants under that program. Reversions of other years' funding will be placed in the Community Focus Fund for the specific year of funding reverted. The State will allocate and expend all CDBG Program Income funds received prior to drawing additional CDBG funds from the US Treasury. However, the following exceptions shall apply:

1. This prior-use policy shall not apply to housing-related grants made to applicants by the Indiana Housing Finance Authority (IHFA), a separate agency, using CDBG funds allocated to the IHFA by the Office of Rural Affairs.
2. CDBG program income funds contained in a duly established local Revolving Loan Fund(s) for economic development or housing rehabilitation loans which have been formally approved by the Office of Rural Affairs. However, all local revolving loan funds must be "revolving" and cannot possess a balance of more than \$50,000 at the time of application of additional CDBG funds.
3. Program income generated by CDBG grants awarded by the Office of Rural Affairs (State) using FY 2005 CDBG funds must be returned to the Office of Rural Affairs, however, such amounts of less than \$25,000 per calendar year shall be excluded from the definition of CDBG Program Income pursuant to 24 CFR 570.489.

All obligations of CDBG program income to projects/activities, except locally-administered revolving loan funds approved by the Office of Rural Affairs, require prior approval by the Office of Rural Affairs. This includes use of program income as matching funds for CDBG-funded grants from the IHFA. Applicable parties should contact the Grants Management Section of the Controller's Office of the Indiana Office of Rural Affairs at (317) 232-8333 for application instructions and documents for use of program income prior to obligation of such funds.

Furthermore, U.S. Department of Treasury regulations require that CDBG program income cash balances on hand be expended on any active CDBG grant being administered by a grantee before additional federal CDBG funds are requested from the Office of Rural Affairs. These US Treasury regulations apply to projects funded both by IHFA and the Office of Rural Affairs. Eligible applicants with CDBG program income should strive to close out all active

grant projects presently being administered before seeking additional CDBG assistance from the Office of Rural Affairs or IHFA.

Eligible applicants with CDBG program income should contact the Grants Management Section of the Controller's Office of the Office of Rural Affairs at (317) 232-8333 for clarification before submitting an application for CDBG financial assistance.

METHOD OF DISTRIBUTION

The choice of activities on which the State (Office of Rural Affairs) CDBG funds are expended represents a determination by Office of Rural Affairs and eligible units of general local government, developed in accordance with the Department's CDBG program design and procedures prescribed herein. The eligible activities enumerated in the following Method of Distribution are eligible CDBG activities as provided for under Section 105(a) of the Federal Act, as amended.

All projects/activities funded by the State (Office of Rural Affairs) will be made on a basis which addresses one (1) of the three (3) national objectives of the Small Cities CDBG Program as prescribed under Section 104(b)(3) of the Federal Act and 24 CFR 570.483 of implementing regulations promulgated by HUD. CDBG funds will be distributed according to the following Method of Distribution (program descriptions):

A. Community Focus Fund (CFF): \$24,155,350

The Department Commerce will award community Focus Fund (CFF) grants to eligible applicants to assist Indiana communities in the areas of public facilities, housing-related infrastructure, and all other eligible community development needs/projects. Applications for economic development activities may not be appropriate for the CFF Program. Applications for funding, which are applicable to local economic development and/or job-related training projects, should be pursued under the Office of Rural Affairs' Community Economic Development Fund (CEDF). Projects eligible for consideration under the CEDF program under this Method of Distribution shall generally not be eligible for consideration under the CFF Program. Eligible activities include applicable activities listed under Section 105(a) of the Federal Act. Typical Community Focus Fund (CFF) projects include, but are not limited to:

1. Local infrastructure improvements (i.e. water, sewer, street and related improvements);
2. Construction of other public facilities (i.e. youth centers, senior centers, etc.);
3. Commercial rehabilitation and downtown revitalization projects; and,
4. Special purpose facilities for "limited clientele" populations;

Applications will be accepted and awards will be made on a competitive basis two (2) times a year. Approximately one-half of available CFF funds shall be budgeted for each funding round and awards will be scored competitively based upon the following criteria (total possible numerical score of 1,000 points):

1. Economic and Demographic Characteristics: 450 Points - Variable by Each Application:

- a. Benefit to low and moderate income persons: 200 points
- b. Community distress factors: 250 points

2. Project Design Factors: 450 Points - Variable by Each Application:

- a. Financial impact
- b. Project need
- c. Local effort

3. Local Match Contribution: 100 Points - Variable by Each Application

The specific threshold criteria and basis for project point awards for CFF grant awards are provided in attachments hereto. The Community Focus Fund (CFF) Program shall have a maximum grant amount of \$500,000 for each project and each applicant may apply for only one project in a grant cycle. The only exception to this \$500,000

limit will be for those CFF applicants who apply for the Office of Rural Affairs' Minority Business Enterprise (MBE) Utilization Program. Under this program, the Office of Rural Affairs will allocate an additional amount of CDBG-CFF grant funds to those applicants who apply for participation in the MBE program and who are awarded CFF grants. The maximum additional allocation to the CFF grant amount will be five-percent (5%) of the total amount of CDBG allocated to each CFF budget line item to be considered participatory for such MBE utilization, limited to \$25,000 ($\$500,000 \times 0.05 = \$25,000$).

Projects will be funded in two (2) cycles each year with approximately a six (6) month pre-application and final-application process. Projects will compete for CFF funding and be judged and ranked according to a standard rating system (Attachment D). The highest ranking projects will be funded to the extent of funding available for each specific CFF funding cycle/round. The Office of Rural Affairs will provide eligible applicants with adequate notice of deadlines for submission of CFF proposal (pre-application) and full applications. Specific threshold criteria and point awards are explained in Attachments C and D to this Consolidated Plan.

For the CFF Program specifically, the amount of CDBG funds granted will be based on a reasonable cost per project beneficiary, except for housing-related projects (e.g. infrastructure in support of housing) where the grant amount per beneficiary ratio will not exceed \$10,000 per beneficiary.

B. Housing Program: \$5,000,000

The State (Office of Rural Affairs) has contracted with the Indiana Housing Finance Authority (IHFA) to administer funds allocated to the State's Housing Program. The Indiana Housing Finance Authority will act as the administrative agent on behalf of the Indiana Office of Rural Affairs. Please refer to the Indiana Housing Finance Authority's portion of this FY 2005 Consolidated Plan for the method of distribution of such subcontracted CDBG funds from the Office of Rural Affairs to the IHFA.

C. Community Economic Development Fund/Program: \$2,000,000

The Community Economic Development Fund (CEDF) will be available through the Development Finance Division of the Indiana Office of Rural Affairs. This fund will provide funding for various eligible economic development activities pursuant to 24 CFR 507.203. The CEDF Program will have a sub-program entitled the Industrial Development Infrastructure Program (IDIP), hereunder the Office of Rural Affairs will give priority for CEDF-IDIP funding to construction of off-site and on-site infrastructure projects in support of low and moderate income employment opportunities.

Eligible CEDF activities will include any eligible activity under 24 CFR 570.203, to include the following:

1. Construction of infrastructure (public and private) in support of economic development projects;
2. Loans or grants by applicants for the purchase of manufacturing equipment;
3. Loans or grants by applicants for the purchase of real property and structures (includes vacant structures);
4. Loans or grants by applicants for the rehabilitation of facilities (vacant or occupied);
5. Loans or grants by applicants for the purchase and installation of pollution control equipment;
6. Loans or grants by applicants for the mitigation of environmental problems via capital asset purchases;

Eligible CEDF activities will also include grants to applicants for job-training costs for low and moderate income persons as a limited clientele activity under 24 CFR 570.483(b)(2)(v), as well financial assistance to eligible entities to carry out economic development activities authorized under Section 105(a) of the Housing and Community Development Act of 1974, as amended.

Projects/applications will be evaluated using the following criteria:

1. The importance of the project to Indiana's economic development goals;
2. The number and quality of new jobs to be created;
3. The economic needs of the affected community;

4. The economic feasibility of the project and the financial need of the affected for-profit firm, or not-for-profit corporation; the availability of private resources;
5. The level of private sector investment in the project.

Grant applications will be accepted and awards made until funding is no longer available. The intent of the program is to provide necessary public improvements and/or job training for an economic development project to encourage the creation of new jobs. In some instances, the Office of Rural Affairs may determine that the needed facilities/improvements may also benefit the project area as a whole (i.e. certain water, sewer, and other public facilities improvements), in which case the applicant will be required to also meet the “area basis” criteria for funding under the Federal Act.

1. Beneficiaries and Job Creation/Retention Assessment:

The assistance must be reasonable in relation to the expected number of jobs to be created or retained by the benefiting business(es) within 12 months following the date of substantial completion of project construction activities. Before CDBG assistance will be provided for such an activity, the applicant unit of general local government must develop an assessment, which identifies the businesses located or expected to locate in the area to be served by the improvement. The assessment must include for each identified business a projection of the number of jobs to be created or retained as a result of the public improvements.

2. Public Benefit Standards:

The Office of Rural Affairs will conform to the provisions of 24 CFR 570.482(f) for purposes of determining standards for public benefit and meeting the national objective of low and moderate income job creation or retention will be all jobs created or retained as a result of the public improvement, financial assistance, and/or job training by the business(es) identified in the job creation/retention assessment in 1 above. The investment of CDBG funds in any economic development project shall not exceed an amount of \$35,000 per job created; at least fifty-one percent (51%) of all such jobs, during the project period, shall be given to, or made available to, low and moderate income persons.

Projects will be evaluated on the amount of private investment to be made, the number of jobs for low and moderate income persons to be created or retained, the cost of the public improvement and/or job training to be provided, the ability of the community (and, if appropriate, the assisted company) to contribute to the costs of the project, and the relative economic distress of the community. Actual grant amounts are negotiated on a case by case basis and the amount of assistance will be dependent upon the number of new full-time permanent jobs to be created and other factors described above. Construction and other temporary jobs may not be included. Part-time jobs are ineligible in the calculating equivalents. Grants made on the basis of job retention will require documentation that the jobs will be lost without such CDBG assistance and a minimum of fifty-one percent (51%) of the beneficiaries are of low and moderate income.

Pursuant to Section 105(e)(2) of the Federal Act as amended, and 24 CFR 570.209 of related HUD regulations, CDBG-CEDF funds allocated for direct grants or loans to for-profit enterprises must meet the following tests, (1) project costs must be reasonable, (2) to the extent practicable, reasonable financial support has been committed for project activities from non-federal sources prior to disbursement of federal CDBG funds, (3) any grant amounts provided for project activities do not substantially reduce the amount of non-federal financial support for the project, (4) project activities are determined to be financially feasible, (5) project-related return on investment are determined to be reasonable under current market conditions, and, (6) disbursement of CDBG funds on the project will be on an appropriate level relative to other sources and amounts of project funding.

A need (financial gap), which is not directly available through other means of private financing, should be documented in order to qualify for such assistance; the Office of Rural Affairs will verify this need (financial gap) based upon historical and/or pro-forma projected financial information provided by the for-profit company to be assisted. Applications for loans based upon job retention must document that such jobs would be lost without CDBG assistance and a minimum of fifty-one percent (51%) of beneficiaries are of low-and-moderate income, or the recipient for-profit entity agrees that for all new hires, at least 51% of such employment opportunities will be

given to, or made available to, persons of low and moderate income. All such job retention/hiring performance must be documented by the applicant/grantee, and the DOC reserves the right to track job levels for an additional two (2) years after administrative closeout.

D. Brownfields Initiative: \$1,000,000

The Office of Rural Affairs will set aside \$1,400,000 of its FY 2005 CDBG funds for a brownfields initiative. The Office of Rural Affairs will make grants to units of local government to carry out various activities eligible under 24 CFR 507.291-203, in order to facilitate the redevelopment of brownfield properties. The Office of Rural Affairs will award such grants on a competitive basis. Office of Rural Affairs

E. The Quick Response Fund: \$0

The Quick Response Fund will be available to eligible applicants on a continuing basis. These activities must be eligible for funding under the "urgent need" national objective of the Federal Act and requirements of 24 CFR 570.208 and 24 CFR 570.483 of applicable HUD regulations.

The Quick Response Fund program will be available to eligible applicants to meet an imminent threat to the health and safety of local populations. The grants may be funded as made available through Focus Fund or reversions when not budgeted from the annual allocation. Special selection factors include need, proof of recent threat of a catastrophic nature, statement of declared emergency and inability to fund through other means. Projects will be developed with the assistance of the Office of Rural Affairs as a particular need arises. To be eligible, these projects and their activities must meet the "urgent need" national objective of Section 104(b)(3) of the Federal Act. Generally, projects funded are those, which need immediate attention and are, therefore, inappropriate for consideration under the Community Focus Fund. The types of projects, which typically receive funding, are municipal water systems (where the supply of potable water has been threatened by severe weather conditions) and assistance with demolition or cleanup after a major fire, flood, or other natural disaster. Although all projects will be required to meet the "urgent need" national objective, the Office of Rural Affairs may choose to actually fund the project under one of the other two national objectives, if it deems it expedient to do so. Applicants must adequately document that other financial resources are not available to meet such needs pursuant to Section 104(b)(3) of the Federal Act and 24 CFR 570.483 of HUD regulations.

Only that portion of a project, which addresses an immediate need, should be addressed. This is particularly true of municipal water or sewer system projects, which tend to need major reinvestment in existing plants or facilities, in addition to the correction of the immediate need. The amount of grant award is determined by the individual circumstances surrounding the request for emergency funds. A community may be required to provide a match through cash, debt or provision of employee labor.

The Quick Response Fund will also be available to eligible activities, which meet the "benefit to low and moderate income" or "prevention and elimination of slums and blight" goals of the Federal Act. The community must demonstrate that the situation requires immediate attention (i.e., that participation in CFF program would not be a feasible funding alternative or poses an immediate or imminent threat to the health or welfare of the community) and that the situation is not the result of negligence on the part of the community. Communities must be able to demonstrate that reasonable efforts have been made to provide or obtain financing from other resources and that such efforts were unsuccessful, unwieldy or inadequate. Alternatively, communities must be able to demonstrate that an opportunity to complete a project of significant importance to the community would be lost if required to adhere to the timetables of competitive programs.

F. Technical Assistance: \$349,334

Pursuant to the federal Housing and Community Development Act (Federal Act), specifically Section 106(d)(5), the State of Indiana is authorized to set aside up to one percent (1%) of its total allocation for technical assistance activities. The amount set aside for such Technical Assistance in the State's FY 2005 Consolidated Plan is \$368,479, which constitutes one-percent (1%) of the State's FY 2005 CDBG allocation of \$36,847,940. The State

of Indiana reserves the right to set aside up to one percent (1%) of open prior-year funding amounts for the costs of providing technical assistance on an as-needed basis.

The amount set aside for the Technical Assistance Program will not be considered a planning cost as defined under Section 105(a)(12) of the Federal Act or an administrative cost as defined under Section 105(a)(13) of the Federal Act. Accordingly, such amounts set aside for Technical Assistance will not require matching funds by the State of Indiana. The Department reserves the right to transfer a portion or all of the funding set aside for Technical Assistance to another program hereunder as deemed appropriate by the Office of Rural Affairs, in accordance with the "Program Amendments" provisions of this document. The Technical Assistance Program is designed to provide, through direct Office of Rural Affairs staff resources or by contract, training and technical assistance to units of general local government, nonprofit and for-profit entities relative to community and economic development initiatives, activities and associated project management requirements.

1. Distribution of the Technical Assistance Program Setaside: Pursuant to HUD regulations and policy memoranda, the Office of Rural Affairs may use alternative methodologies for delivering technical assistance to units of local government and nonprofits to carry out eligible activities, to include:

- a. Provide the technical assistance directly with Office of Rural Affairs or other State staff;
- b. Hire a contractor to provide assistance;
- c. Use subrecipients such as Regional Planning Organizations as providers or securers of the assistance;
- d. Directly allocate the funds to non-profits and units of general local governments to secure/contract for technical assistance.
- e. Pay for tuition, training, and/or travel fees for specific trainees from units of general local governments and nonprofits;
- f. Transfer funds to another state agency for the provision of technical assistance; and,
- g. Contracts with state-funded institutions of higher education to provide the assistance.

2. Ineligible Uses of the Technical Assistance Program Setaside: The 1% setaside may not be used by the Office of Rural Affairs for the following activities:

- a. Local administrative expenses not related to community development;
- b. Any activity that can not be documented as meeting a technical assistance need;
- c. General administrative activities of the State not relating to technical assistance, such as monitoring state grantees, rating and ranking State applications for CDBG assistance, and drawing funds from the Office of Rural Affairs; or,
- d. Activities that are meant to train State staff to perform state administrative functions, rather than to train units of general local governments and non-profits.

G. Planning Fund: \$ 1,600,000

The State (Office of Rural Affairs) will set aside \$1,600,000 of its FY 2005 CDBG funds for planning-only activities, which are of a project-specific nature. The Office of Rural Affairs will make planning-only grants to units of local government to carry out planning activities eligible under 24 CFR 570.205 of applicable HUD regulations. The Office of Rural Affairs will award such grants on a competitive basis and grant the Office of Rural Affairs will review applications monthly. The Office of Rural Affairs will give priority to project-specific applications having planning activities designed to assist the applicable unit of local government in meeting its community development needs by reviewing all possible sources of funding, not simply the Office of Rural Affairs's Community Focus Fund or Community Economic Development Fund.

CDBG-funded planning costs will exclude final engineering and design costs related to a specific activity which are eligible activities/costs under 24 CFR 570.201-204.

G. Administrative Funds Setaside: \$798,667

The State (Office of Rural Affairs) will set aside \$836,958 of its FY 2005 CDBG funds for payment of costs associated with administering its State Community Development Block Grant (CDBG) Program (CFDA Number 14.228). This amount (\$836,958) constitutes two-percent (2%) of the State's FY 2005 CDBG allocation (\$736,958), plus an amount of \$100,000 ($\$36,847,940 \times 0.02 = \$736,958 + \$100,000 = \$836,958$). The amount constituted by the 2% set aside (\$736,958) is subject to the \$1-for-\$1 matching requirement of HUD regulations. The \$100,000 supplement is not subject to state match. These funds will be used by the Office of Rural Affairs for expenses associated with administering its State CDBG Program, including direct personal services and fringe benefits of applicable Office of Rural Affairs staff, as well as direct and indirect expenses incurred in the proper administration of the state's program and monitoring activities respective to CDBG grants awarded to units of local government (i.e. telephone, travel, services contractual, etc.). These administrative funds will also be used to pay for contractors hired to assist the Office of Rural Affairs in its consolidated planning activities.

PRIOR YEARS' METHODS OF DISTRIBUTION

This Consolidated Plan, statement of Method of Distribution is intended to amend all prior Consolidated Plans for grant years where funds are still available to reflect the new program designs. The Methods of Distribution described in this document will be in effect commencing on June 1, 2005, and ending May 31, 2006, unless subsequently amended, for all FY 2005 CDBG funds as well as remaining residual balances of previous years' funding allocations, as may be amended from time to time subject to the provisions governing "Program Amendments" herein. The existing and amended program budgets for each year are outlined below (administrative fund allocations have not changed and are not shown below). Adjustments in the actual dollars may occur as additional reversions become available.

At this time there are only nominal funds available for reprogramming for prior years' funds. If such funds should become available, they will be placed in the CFF Fund. This will include reversions from settlement of completed grantee projects., there are no fund changes anticipated. For prior years' allocations there are no fund changes anticipated. Non-expended funds, which revert from the financial settlement of projects funded from other programs, will be placed in the Community Focus Fund (CFF).

PROGRAM APPLICATION

The Community Economic Development Fund Program (CEDF), Quick Response Program (QR), and Planning Fund/Program (PL) will be conducted through a single-stage, continuous application process throughout the program year. The application process for the Community Focus Fund (CFF) will be divided into two stages. Eligible applicants will first submit a short program proposal for such grants. Proposers with projects eligible under the Federal Act will be invited to submit a full application. For each program, the full application will be reviewed and evaluated. The ORA's Office of Rural Affairs and Development Finance Division, as applicable, will provide technical assistance to the communities in the development of proposals and full applications.

An eligible applicant may submit only one Community Focus Fund (CFF) application per cycle. Additional applications may be submitted under the other state programs. The Office of Rural Affairs reserves the right to negotiate Planning-Only grants with CFF applicants for applications lacking a credible readiness to proceed on the project or having other planning needs to support a CFF project.

OTHER REQUIREMENTS

While administrative responsibility for the Small Cities CDBG program has been assumed by the State of Indiana, the State is still bound by the statutory requirements of the applicable legislation passed by Congress, as well as federal regulations promulgated by the U. S. Department of Housing and Urban Development (HUD) respective to the State's CDBG program as codified under Title 24, Code of the Federal Register. HUD has passed on these

responsibilities and requirements to the State and the State is required to provide adequate evidence to HUD that it is carrying out its legal responsibilities under these statutes.

As a result of the Federal Act, applicants who receive funds through the Indiana Office of Rural Affairs selection process will be required to maintain a plan for minimizing displacement of persons as a result of activities assisted with CDBG funds and to assist persons actually displaced as a result of such activities. Applicants are required to provide reasonable benefits to any person involuntarily and permanently displaced as a result of the use of assistance under this program to acquire or substantially rehabilitate property. The State has adopted standards for determining reasonable relocation benefits in accordance with HUD regulations.

CDBG “Program Income” may be generated as a result of grant implementation. The State of Indiana may enter into an agreement with the grantee in which program income is retained by the grantee for eligible activities. Federal guidelines require that program income be spent prior to requesting additional draw downs. Expenditure of such funds requires prior approval from the Office of Rural Affairs (ORA). The State (Office of Rural Affairs) will follow HUD regulations set forth under 24 CFR 570.489(e) respective to the definition and expenditure of CDBG Program Income.

All statutory requirements will become the responsibility of the recipient as part of the terms and conditions of grant award. Assurances relative to specific statutory requirements will be required as part of the application package and funding agreement. Grant recipients will be required to secure and retain certain information, provide reports and document actions as a condition to receiving funds from the program. Grant management techniques and program requirements are explained in the ORA’s CDBG Grantee Implementation Manual, which is provided to each grant recipient.

Revisions to the Federal Act have mandated additional citizen participation requirements for the State and its grantees. The State has adopted a written Citizen Participation Plan, which is available for interested citizens to review. Applicants must certify to the State that they are following a detailed Citizen Participation Plan which meets Title I requirements. Technical assistance will be provided by the Office of Rural Affairs to assist program applicants in meeting citizen participation requirements.

The State has required each applicant for CDBG funds to certify that it has identified its housing and community development needs, including those of low and moderate income persons and the activities to be undertaken to meet those needs.

INDIANA OFFICE OF RURAL AFFAIRS (ORA)

The Indiana Office of Rural Affairs intends to provide the maximum technical assistance possible for all of the programs to be funded from the CDBG program. Lieutenant Governor Rebecca Skillman heads the Office of Rural Affairs. Principal responsibility within the ORA for the CDBG program is vested in the Coordinator, Joseph Pearson. The Manager of Finance and Administration of the Office of Rural Affairs (Beth Goeb) has the responsibility of administering compliance activities respective to CDBG grants awarded to units of local government by the ORA’s Development Finance and Office of Rural Affairs.

Primary responsibility for providing “outreach” and technical assistance for the Community Focus Fund and Planning Fund process resides with the Office of Rural Affairs, and ORA’s Regional Offices. Primary responsibility for providing “outreach” and technical assistance for the Community Economic Development Program and award process resides with the Development Finance Division. Primary responsibility for providing “outreach” and technical assistance for the Housing award process resides with the Indiana Housing Finance Authority who will act as the administrative agent on behalf of the Indiana Office of Rural Affairs.

The Controller’s Office will also provide internal fiscal support services for program activities. The Grants Management Section of the Controller’s Office has overall responsibilities for CDBG program management, compliance and financial monitoring of all CDBG programs. The Indiana State Board of Accounts pursuant to the federal Office of Management and Budget Circular A-133 will conduct audits. Potential applicants should contact

the Office of Rural Affairs with any questions or inquiries they may have concerning these or any other programs operated by the Office of Rural Affairs.

Information regarding the past use of CDBG funds is available at the:

**Indiana Office of Rural Affairs
Office of Rural Affairs
One North Capitol, Suite 600
Indianapolis, Indiana 46204-2288
Attention: Beth Goeb, Manager of Finance and Administration
Telephone: (317) 232-8831
FAX: (317) 233-6503**

DEFINITIONS

Low and moderate income - is defined as 80% of the median family income (adjusted by size) for each county. For a county applicant, this is defined as 80% of the median income for the state. The income limits shall be as defined by the U. S. Department of Housing and Urban Development Section 8 Income Guidelines for “low income families.” Certain persons are considered to be “presumptively” low and moderate income persons as set forth under 24 CFR 570.208(a)(2); inquiries as to such presumptive categories should be directed to the ORA’s Grants Management Office, Attention: Ms. Beth Goeb at (317) 232-8831.

Matching funds - local public or private sector in-kind services, cash or debt allocated to the CDBG project. The **minimum** level of local matching funds for Community Focus Fund (CFF) projects is ten-percent (10%) of the **total estimated project costs**. This percentage is computed by adding the proposed CFF grant amount and the local matching funds amount, and dividing the local matching funds amount by the total sum of the two amounts. The 2005 definition of match has been adjusted to include a maximum of 5% pre-approved and validated in-kind contributions. The balance of the ten (10) percent must be in the form of either cash or debt. Any in-kind over and above the specified 5% may be designated as local effort. Funds provided to applicants by the State of Indiana such as the Build Indiana Fund are not eligible for use as matching funds.

Private investment resulting from CDBG projects does not constitute local match for all ORA-CDBG programs except the Community Economic Development Fund (CEDF); such investment will, however, be evaluated as part of the project’s impact, and should be documented. The Development Finance Division reserves the right to determine sources of matching funds for CEDF projects.

Proposal (synonymous with “pre-application) - A document submitted by a community which briefly outlines the proposed project, the principal parties, and the project budget and how the proposed project will meet a goal of the Federal Act. If acceptable, the community may be invited to submit a full application.

Reversions - Funds placed under contract with a community but not expended for the granted purpose because expenses were less than anticipated and/or the project was amended or canceled and such funds were returned to the Office of Rural Affairs upon financial settlement of the project.

Slums or Blight - an area/parcel which: (1) meets a definition of a slum, blighted, deteriorated, or deteriorating area under state or local law (Title 36-7-1-3 of Indiana Code); and (2) meets the requirements for “area basis” slum or blighted conditions pursuant to 24 CFR 570.208(b)(1) and 24 CFR 570.483(c)(1), or “spot basis” blighted conditions pursuant to 24 CFR 570.208(b)(2) and 24 CFR 570.483(c)(2).

Urgent Need - is defined as a serious and immediate threat to health and welfare of the community. The Chief Elected Official must certify that an emergency condition exists and requires immediate resolution and that alternative sources of financing are not available. An application for CDBG funding under the “urgent need” CDBG national objective must adhere to all requirements for same set forth under 24 CFR 570.208(c) and 24 CFR 570.483(d).

DISPLACEMENT PLAN

1. The State shall fund only those applications, which present projects and activities, which will result in the displacement of as few persons or businesses as necessary to meet the goals and objectives of the state and local CDBG-assisted program.
2. The State will use this criterion as one of the guidelines for project selection and funding.
3. The State will require all funded communities to certify that the funded project is minimizing displacement.
4. The State will require all funded communities to maintain a local plan for minimizing displacement of persons or businesses as a result of CDBG funded activities, pursuant to the federal Uniform Relocation and Acquisitions Policies Act of 1970, as amended.
5. The State will require that all CDBG funded communities provide assistance to all persons displaced as a result of CDBG funded activities.
6. The State will require each funded community to provide reasonable benefits to any person involuntarily and permanently displaced as a result of the CDBG funded program.

GENERAL SELECTION CRITERIA

The Office of Rural Affairs (ORA) will consider the following general criteria when evaluating a project proposal. Although projects will be reviewed for this information at the proposal stage, no project will be eliminated from consideration if the criteria are not met. Instead, the community will be alerted to the problem(s) identified. Communities must have corrected any identified deficiencies by the time of application submission for that project to be considered for funding.

A. General Criteria (all programs - see exception for program income and housing projects through the IHFA in 6 below):

1. The applicant must be a legally constituted general purpose unit of local government and eligible to apply for the state program.
2. The applicant must possess the legal capacity to carry out the proposed program.
3. If the applicant has previously received funds under CDBG, they must have successfully carried out the program. An applicant must not have any overdue closeout reports, State Board of Accounts OMB A-133 audit or ORA monitoring finding resolutions (where the community is responsible for resolution.) Any determination of “overdue” is solely at the discretion of the Indiana Office of Rural Affairs.
4. An applicant must not have any overdue CDBG semi-annual Grantee Performance Reports, subrecipient reports or other reporting requirements of the ORA. Any determination of “overdue” is solely at the discretion of the Indiana Office of Rural Affairs.
5. The applicant must clearly show the manner in which the proposed project will meet one of the three national CDBG objectives and meet the criteria set forth under 24 CFR 570.483.
6. The applicant must show that the proposed project is an eligible activity under the Act.
7. The applicant must first encumber/expend all CDBG program income receipts before applying for additional grant funds from the Office of Rural Affairs; EXCEPTION - this general criteria will not apply to applications made directly to the Indiana Housing Finance Authority (IHFA) for CDBG-funded housing projects.

B. Community Focus Fund (CFF) and Planning Fund (PL):

1. To be eligible to apply at the time of application submission, an applicant must not have any:
 - a. Overdue grant reports, subrecipient reports or project closeout documents; or
 - b. More than one open or pending CDBG-CFF grant or CDBG-Planning grant (Indiana cities and incorporated towns).
 - c. For those applicants with one open CFF, a “Notice of Release of Funds and Authorization to Incur Costs” must have been issued for the construction activities under the open CFF contract, and a contract for construction of the principal (largest funding amount) construction line item (activity) must have been executed prior to the deadline established by ORA for receipt of applications for CFF funding.
 - d. For those applicants who have open Planning Fund grants, the community must have final plan approved by the Office of Rural Affairs prior to submission of a CFF application for the project.

- f. An Indiana county may have two (2) open CFF's and/or Planning Grants and apply for a third CFF or Planning Grant. A county may have only three (3) open CFF's or Planning Grants. Both CFF contracts must have an executed construction contract by the application due date.
2. The cost/beneficiary ratio for CFF funds will be maintained at a reasonable rate, except for daycare and housing-related projects where that ratio will not exceed \$10,000. Housing-related projects are to be submitted directly to the Indiana Housing Finance Authority (IHFA) under its programs, except for projects entailing construction of infrastructure (to be publicly dedicated right-of-way) in support of housing-related projects. Projects for infrastructure in support of housing needs may be submitted to the ORA for CFF funding.
3. At least 10% leveraging (as measured against the CDBG project, see definitions) must be proposed. The Indiana Office of Rural Affairs may rule on the suitability and eligibility of such leveraging.
4. The applicant may only submit one proposal or application per round. Counties may submit either for their own project or an "on-behalf-of" application for projects of other eligible applicants within the county. However, no application will be invited from a county where the purpose is clearly to circumvent the "one application per round" requirement for other eligible applicants.
5. The application must be complete and submitted by the announced deadline.
6. For area basis projects, applicants must provide convincing evidence that circumstances in the community have so changed that a survey conducted in accordance with HUD survey standards is likely to show that 51% of the beneficiaries will be of low-and-moderate income. This determination is not applicable to specifically targeted projects.

C. Housing Programs: Refer to Method of Distribution for Indiana Housing Finance Authority within this FY 2005 Consolidated Plan

D. Quick Response Program:

Applicants for the Quick Response Program funds must meet the General Criteria set forth in Section A above, plus the specific program income requirements set forth in the "Method of Distribution" section of this document.

E. Community Economic Development Program/Fund (CEDF):

Applicants for the Community Economic Development Fund assistance must meet the General Criteria set forth in Section A above, plus the specific program requirements set forth in the "Method of Distribution" section of this document.

GRANT EVALUATION CRITERIA – 1,000 POINTS TOTAL

Economic and Demographic Characteristics (450 points):

National Objective Score (200 points):

Depending on the National Objective to be met by the project, one of the following two mechanisms will be used to calculate the score for this category.

1. National Objective = Benefit to Low- and Moderate-Income Persons: 200 points maximum awarded according to the percentage of low- and moderate-income individuals to be served by the project. The total points given are computed as follows:

National Objective Score = % Low/Mod Beneficiaries X 2.5

The point total is capped at 200 points or 80% low/moderate beneficiaries, i.e., a project with 80% or greater low/moderate beneficiaries will receive 200 points. Below 80% benefit to low/moderate-income persons, the formula calculation will apply.

National Objective = Prevention or Elimination of Slums or Blight: 200 points maximum awarded based on the characteristics listed below. The total points given are computed as follows:

National Objective Score = (Total of the points received in each category below) X 2.5

___ Slum/Blight Area or Spot designated by resolution of the local unit of government (50 pts.)

___ Community is an Indiana Main Street Member, Main Street Community, or Certified Indiana Main Street Community, and the project relates to downtown revitalization (5 pts.)

___ The project is located in an Indiana Urban Enterprise Zone (5 pts.)

___ The project site is a brownfield* (5 pts.)

___ The project is located in a designated redevelopment area under IC 36-7-14 (5 pts.)

___ The building or district is listed on the Indiana or National Register of Historic Places (10 pts.)

___ The building or district is eligible for listing on the Indiana or National Register of Historic Places (5 pts.)

___ The building is on the Historic Landmarks Foundation of Indiana's "10 Most Endangered List" (10 pts.)

* The State of Indiana defines a brownfield as a parcel of real estate that is abandoned or inactive; or may not be operated at its appropriate use; and on which expansion, redevelopment, or reuse is complicated because of the presence or potential presence of a hazardous substance, a contaminant, petroleum, or a petroleum product that poses a risk to human health and the environment.

Community Distress Factors (250 Points):

The six community distress factors used to measure the economic conditions of the applicant community are listed below. Each measure is described with an explanation and an example of how the points are determined. Four of the factors (unemployment rate, net assessed valuation per capita, median housing value, and percentage of population change) can receive a maximum of 50 points, while two of the factors (median household income and family poverty rate) have a maximum value of 25 points. The sum of these six scores equals the total community distress score, and has a maximum of 250 points. *Before calculations are carried out, extreme values (i.e., outliers) are identified and excluded from the rescaling process. Outliers are assigned a score of 0, 25, or 50, as appropriate.*

Unemployment Rate (50 points maximum): Unemployment rate for the county of the lead applicant. The most recent average annual rate available is used.

- a. If the unemployment rate is above the maximum value, 50 points are awarded.
- b. If the unemployment rate is below the minimum value, 0 points are awarded.
- c. Between those values, the points are calculated by taking the unemployment rate, subtracting the minimum value, dividing by the range, and multiplying by 50.

$$\text{Unemployment Rate Points} = [((\text{Unemployment rate} - \text{minimum}) / \text{range}) \times 50]$$

For example, if the unemployment rate is 4.5%, the minimum value is 2.6%, maximum value is 9.7%, and range is 7.1%, take unemployment rate of 4.5%, subtract the minimum value of 2.6%, divide by a range of 7.1%, and multiply by 50. The score would be 13.38 point of a possible 50; $[(4.5 - 2.6) / 7.1] \times 50$.

Net Assessed Value/capita (50 points maximum): Net assessed value per capita (NAV pc) for lead applicant¹. The most recent net assessed valuation figures², as well as the most recent population figures are used.

To determine the NAV pc, divide the net assessed valuation by the population estimate for the same year. For example, for 2002 NAV pc, you would divide the 2002 NAV by the Census Bureau's estimate of the population on July 1, 2002.

NAV per capita = NAV/Total Population

- d. If the net assessed value per capita for the lead applicant is above the maximum value, 0 points are awarded.
- e. If the net assessed value per capita for the lead applicant is below the minimum value, 50 points are awarded.
- f. Between those values, the points are calculated by subtracting 50 from the NAVpc minus the minimum value, divided by the range and multiplied by 50.

NAV per capita points = 50 – [(NAV pc – minimum)/range) X 50]

For example, if the NAVpc is \$29,174, the minimum value is \$2,589 (excluding outliers), maximum value is \$75,524 (excluding outliers), and the range is \$72,935, take 50, subtract the NAV/capita of \$29,174 minus the minimum value of \$2,589, divide by the range of \$72,935, and multiply by 50. The score would be 31.78 points of a possible 50 points; $50 - [(29,174 - 2,589)/72,935] \times 50$.

Median Housing Value (50 points maximum): Median Housing Value (MHV) for lead applicant³. Data from the most recent census are used.

Median Housing Value Points = 50 – [(MHV – minimum)/range) X 50]

- g. If the median housing value for the lead applicant is above the maximum value, 0 points are awarded.
- h. If the median housing value for the lead applicant is below the minimum value, 50 points are applicant.

¹ For unincorporated areas, the NAV pc will be calculated based on data at the township level.

² All applicants will utilize the same basis, i.e., true tax value or market value, for the NAV pc calculation.

³ For unincorporated areas MHV will be calculated based on data at the township level.

For example, if the median housing value is \$79,000, the minimum value is \$24,300 (excluding outliers), maximum value is \$246,300 (excluding outliers) and the range is \$222,000, take 50, subtract the MHV of \$79,000 minus the minimum value of \$24,300, divide by the range of \$222,000, and multiply by 50. The score would be 37.68 points out of a total possible of 50; $50 - [((79,000 - 24,300)/222,000) \times 50]$.

Median Household Income (25 points maximum): Median household income (MHI) for the lead applicant⁴. Data from the most recent census are used.

Median Household Income Points = $25 - [((\text{MHI} - \text{minimum})/\text{range}) \times 25]$

- i. If the median household income is above the maximum value, 0 points are awarded.
- j. If the median household income is below the minimum value, 25 points are awarded.
- k. Between those values, the points are calculated by subtracting 25 from the MHI minus the minimum value, divided by the range, and multiplied by 25.

For example, if the Median Household Income is \$35,491, the minimum value is \$16,667 (excluding outliers), maximum value is \$97,723 (excluding outliers), range is \$81,056, take 25, subtract the MHI of \$35,491, minus the minimum value of \$16,667, divide by the range of \$81,056, and multiply by 25. The score would be 19.19 points out of a possible 25; $25 - [((35,491 - 16,667)/81,056) \times 25]$.

Family Poverty Rate (25 points maximum): Family poverty rate for the lead applicant⁵. Data from the most recent census are used.

Family Poverty Rate Points = $[((\text{Family Poverty Rate} - \text{minimum})/\text{range}) \times 25]$

- l. If the family poverty rate is above the maximum value, 25 points are awarded.
- m. If the family poverty rate is below the minimum value, 0 points are awarded.
- n. Between those values, the points are calculated by subtracting the Family Poverty Rate from the minimum value, then dividing by the range, and multiplying by 25.

⁴ For unincorporated areas MHI will be calculated based on data at the township level.

⁵ For unincorporated areas Family Poverty Rate will be calculated based on data at the township level.

For example, if the family poverty rate is 1.4%, the minimum value is 0% (excluding outliers), maximum value is 25% (excluding outliers), and range is 25%, take family poverty rate of 1.4%, subtract the minimum value of 0%, divide by a range of 25%, and multiply by 25. The score would be 1.4 points of a possible 50; $(((1.4 - 0)/25) \times 25)$

Percentage Population Change (50 points maximum): Percentage population change from 1990 to 2000 for the lead applicant⁶. The percentage change is computed by subtracting the 1990 population from the 2000 population and dividing by the 1990 population. Convert this decimal to a percentage by multiplying by 100.

Percentage Population Change = $[(2000 \text{ population} - 1990 \text{ population})/1990 \text{ population}] \times 100$

- o. If the population changed above the maximum percentage value, 0 points are awarded.
- p. If the population changed below the minimum percentage value, 50 points are awarded.
- q. Between those values, the points are calculated by subtracting 50 from the Percentage population change minus the minimum value divided by the range, and multiplied by 50.

Percentage Population Change points = $50 - [(Percentage \text{ population change} - \text{minimum})/range] \times 50$

For example, if the population increased by 16.61%, the minimum value is -61.33% (excluding outliers), maximum value is 181.27% (excluding outliers), range is 242.60%, take 50, subtract 16.61% minus the minimum value of -61.33%, divide the range of 242.60%, and multiply by 50. The score would be 33.94 points out of a total possible of 50; $50 - [(16.61 - (-61.33))/242.60] \times 50$.

Local Match Contribution (100 points):

Up to 100 points possible based on the percentage of local funds devoted to the project. This total is determined as follows:

Total Match Points = $\% \text{ Eligible Local Match} \times 2$

Eligible local match can be local cash or debt. Government grants, including Build Indiana Funds, are not considered eligible match. In-kind sources may provide eligible local match for the project, but the amount that can be counted as local match is limited to 5% of the total project budget, up to a maximum of \$25,000. Use of in-kind donations as eligible match is subject to prior approval from the Indiana Office of Rural Affairs, Office of Rural Affairs.

⁶ For unincorporated areas percentage population change will be calculated based on data at the township level.

Project Design Factors (450 points):

450 points maximum awarded according to the evaluation in three areas:

Project Need - why does the community need this project?

Financial Impact - why is grant assistance necessary to complete this project?

Local Effort - what has/is the community doing to move this project forward?

The project can receive a total of 150 points in each category. The project design points are awarded in **5-point** increments. The points in these categories are awarded by the ORA review team when evaluating the projects. Applicants should work with their ORA representative to identify ways to increase their project's scores in these areas. Other factors may affect the project design score.

**CITIZEN PARTICIPATION PLAN
INDIANA OFFICE OF RURAL AFFAIRS (STATE)**

The State of Indiana, Office of Rural Affairs, pursuant to 24 CFR 91.115, 24 CFR 570.431 and 24 CFR 570.485(a) wishes to encourage maximum feasible opportunities for citizens and units of general local government to provide input and comments as to its Methods of Distribution set forth in the Office of Rural Affairs's annual Consolidated Plan for CDBG funds submitted to HUD as well as the Office of Rural Affairs's overall administration of the State's Small Cities Community Development Block Grant (CDBG) Program. In this regard, the Office of Rural Affairs will perform the following:

1. Require each unit of general local government to comply with citizen participation requirements for such governmental units as specified under 24 CFR 570.486(a), to include the requirements for accessibility to information/records and to furnish citizens with information as to proposed CDBG funding assistance as set forth under 24 CFR 570.486(a)(3), provide technical assistance to representatives of low-and-moderate income groups, conduct a minimum of two (2) public hearings on proposed projects to be assisted by CDBG funding, such hearings being accessible to handicapped persons, provide citizens with reasonable advance notice and the opportunity to comment on proposed projects as set forth in Title 5-3-1 of Indiana Code, and provide interested parties with addresses, telephone numbers and times for submitting grievances and complaints.
2. Consult with local elected officials and the Office of Rural Affairs's Grant Administrator Networking Group in the development of the Method of distribution set forth in the State's Consolidated Plan for CDBG funding submitted to HUD.
3. Publish a proposed or "draft" Consolidated Plan and afford citizens, units of general local government, and the CDBG Policy Advisory committee the opportunity to comment thereon;
4. Furnish citizens and units of general local government with information concerning the amount of CDBG funds available for proposed community development and housing activities and the range/amount of funding to be used for these activities;
5. Hold one (1) or more public hearings respective to the State's proposed/draft Consolidated Plan, on amendments thereto, duly advertised in newspapers of general circulation in major population areas statewide pursuant to I.C. 5-3-1-2 (B), to obtain the views of citizens on proposed community development and housing needs. The Consolidated Plan Committee published the enclosed legal advertisement to twelve (12) regional newspapers of general circulation statewide respective to the public hearings held on the 2005 Consolidated Plan. In addition, this notice was distributed by mail to over 1,000 local officials, non-profit entities, and interested parties statewide in an effort to maximize citizen participation in the FY 2005 consolidated planning process:

**The Republic, Columbus, IN
Indianapolis Star, Indianapolis, IN
The Journal-Gazette, Fort Wayne, IN
The Chronicle-Tribune, Marion, IN
The Courier Journal, Louisville, KY
Gary Post Tribune, Gary, IN
Tribune Star, Terre Haute, IN
Journal & Courier, Lafayette, IN
Evansville Courier, Evansville, IN
South Bend Tribune, South Bend, IN
Palladium-Item, Richmond, IN
The Times, Munster, IN**

6. Provide citizens and units of general local government with reasonable and timely access to records regarding the past and proposed use of CDBG funds,
7. Make the Consolidated Plan available to the public at the time it is submitted to HUD, and;
8. Follow the process and procedures outlined in items 2 through 7 above with respect to any amendments to a given annual CDBG Consolidated Plan and/or submission of the Consolidated Plan to HUD.

In addition, the State also will solicit comments from citizens and units of general local government on its CDBG Performance Review submitted annually to the U.S. Department of Housing and Urban Developments (HUD). Prior to its submission of the Review to HUD, the State will advertise regionally statewide (pursuant to I.C. 5-3-1) in newspapers of general circulation soliciting comments on the Performance and Evaluation Report.

The State will respond within thirty (30) days to inquiries and complaints received from citizens and, as appropriate, prepare written responses to comments, inquiries or complaints received from such citizens.

**NOTICE OF PUBLIC HEARING
FY 2005 CONSOLIDATED PLAN FOR FUNDING**

**INDIANA OFFICE OF RURAL AFFAIRS
INDIANA HOUSING FINANCE AUTHORITY
INDIANA FAMILY AND SOCIAL SERVICES ADMINISTRATION
INDIANA DEPARTMENT OF HEALTH**

Pursuant to 24 CFR Part 91.115(a)(2), the State of Indiana wishes to encourage citizens to participate in the development of the State of Indiana Consolidated Plan for 2005. In accordance with this regulation, the State is providing the opportunity for citizens to comment on the 2005 Consolidated Plan draft report, which will be submitted to the US Department of Housing and Urban Development (HUD) on or before May 15, 2005. The Consolidated Plan defines the funding sources for the State of Indiana's four (4) major HUD-funded programs and provides communities a framework for defining comprehensive development planning. The FY 2005 Consolidated Plan will set forth the method of distribution of funding for the following state agencies and HUD-funded programs:

**Indiana Office of Rural Affairs - State Community Development Block Grant (CDBG) Program
Indiana Housing Finance Authority - Home Investment Partnership Program
Indiana Housing Finance Authority - Housing Opportunities for Persons With Aids Program
Indiana Family and Social Services Administration - Emergency Shelter Grant Program**

These public hearings will be conducted as follows:

April 18,
Lebanon
Lebanon City Municipal Building
Utility Conference Center
401 S. Meridian Street

April 19,
Shelbyville
Porter Center
Conference Room
501 N. Harrison Street

If you are unable to attend the public hearings, written comments are invited through April 30, 2005, at the following address:

**Grants Management Office
Indiana Office of Rural Affairs
One North Capitol - Suite 700
Indianapolis, IN 46204-2288**

Please direct all questions to the Grants Management Office of the Office of Rural Affairs at its toll free telephone number (800-246-7064) during normal business hours.

Indiana Housing Finance Authority

Allocation Plan for HOME, CDBG, ADDI and HOPWA

Methods of Distribution

The Indiana Housing Finance Authority (IHFA) allocates CDBG, HOME, and ADDI funds through the programs shown below. Each program area has unique criteria upon which funding decisions are based. For detailed program information, please refer to IHFA's full application packages and/or program guides.

PROGRAM NAME	FUNDING SOURCE	TIMING OF FUNDING
Foundations	CDBG and HOME	2 annual competitive funding cycles
CHDO Works	HOME	2 annual competitive funding cycles
Housing from Shelters to Homeownership	CDBG and HOME	2 annual competitive funding cycles
RHTC/HOME Combined Funding	HOME	1 annual funding cycle
HOME Administrative Subrecipients	HOME	As needed funding cycles
INTR City	HOME	1 annual funding cycle
Homeownership Counseling Program	HOME	TBD
HOME OOR Program	HOME	1 annual funding cycle
First Home/Plus	HOME/ADDI	Continuous throughout the year
First Home/One Down	HOME/ADDI	Continuous throughout the year
First Home 100	HOME/ADDI	Continuous throughout the year
HomeChoice	HOME/ADDI	Continuous throughout the year
First Home Community	HOME/ADDI	Continuous throughout the year
First Home Opportunity	HOME/ADDI	Continuous throughout the year

Foundations

The most successful housing programs are those that grow out of careful planning and assessment of the needs of a particular community. For this reason, IHFA provides funds to finance planning activities related to the development of affordable housing through the Foundations program.

Eligible Applicants / Eligible Activities

Housing needs assessments are used to gather data, prepare housing related community plans, and identify actions that need to be taken in order to create, develop, or preserve affordable housing. These studies are broad in nature and not specific to a particular site or activity. This activity is funded through CDBG. Only non-entitlement local units of government are eligible to apply for up to \$50,000 for this activity.

Feasibility studies are more specific to a particular site or housing activity and are similar to a market study. Through these studies, applicants can, among other things, identify a site for a particular housing activity, develop a preliminary estimate of costs, or identify whether or not there is adequate demand for a particular type of affordable housing. This activity is also funded through CDBG. Only non-entitlement local units of government are eligible to apply for up to \$30,000 for this activity.

Continuum of Care strategic plans are used to collect data and develop goals and strategies relating to addressing homelessness in regions across the State. These plans are specific to a particular Continuum of Care region are used to assist in identifying ways strengthen and best coordinate organizations involved in homeless activities. This activity is also funded through CDBG. Only non-entitlement local units of government are eligible to apply for up to \$30,000 for this activity.

Predevelopment loans are similar to feasibility studies except that State-certified Community Housing Development Organizations (CHDOs) are allowed to go even further into the planning process, to the point of obtaining an option to purchase the site or developing preliminary architectural plans.

Seed money loans can be used by CHDOs to pay for such things as final architectural and engineering plans, loan reservation fees, or building permit fees. Once a housing activity is deemed feasible and site control is obtained, a CHDO can apply for a seed money loan.

The CHDO must pay back either loan if the housing activity goes forward. The CHDO may borrow up to \$30,000 of HOME funds for a term of 24 months at a zero percent interest rate. If the housing activity is deemed infeasible or unable to go forward, the applicant may request that the loan be forgiven.

Scoring Criteria

If an application satisfies all applicable requirements, it will be evaluated and scored based on criteria in the following categories: Constituency Served; Activity Design; Organizational Capacity; Readiness to Proceed; Market; and Minority or Women Business Enterprise Participation. Applicants can receive up to 100 total possible points. No award shall be made to any application that scores below a total of 50 points.

Notwithstanding the point ranking system set forth above, IHFA reserves the right and shall have the power to allocate funds irrespective of its point ranking, if such intended allocation is: (1) in compliance with the applicable federal regulations; (2) in furtherance of promoting affordable housing; and (3) determined by IHFA's Board of Directors to be in the interests of the citizens of the State of Indiana.

Assistance may be provided in the form of grants or loans; however, funds will be awarded only in amounts appropriate to the scope of the identified need. IHFA reserves the right to determine the exact amount and type of assistance needed for each individual housing activity.

CHDO Works

Eligible Applicants

Eligible applicants are not-for-profit organizations that have successfully obtained certification from IHFA as a Community Housing Development Organization (CHDO), are in good standing with IHFA, and serve non-participating jurisdiction areas (unless they will be developing transitional housing or permanent supportive housing).^{*} Organizations that have not yet received CHDO certification (or whose certification is pending) are not eligible for operating funds.

^{*}Participating Jurisdiction areas include:

Anderson	Gary	Muncie
Bloomington	Hammond	St. Joseph County Consortium***
East Chicago	Indianapolis**	Terre Haute
Evansville	Lake County	Tippecanoe County Consortium****
Fort Wayne		

^{**} The Cities of Beech Grove, Lawrence, Speedway, Southport, and the part of the Town of Cumberland located within Hancock County are not considered part of the Indianapolis participating jurisdiction. Applicants that serve these areas would be eligible for CHDO Works funding.

^{***} St. Joseph County Consortium is made up of the cities of South Bend and Mishawaka and the unincorporated areas of the county. These areas are not eligible to receive funding from IHFA. Other incorporated areas are eligible to receive assistance.

^{****} Tippecanoe County Consortium is made up of the cities of Lafayette and West Lafayette and the unincorporated areas of the county. These areas are not eligible to receive funding from IHFA. Other incorporated areas are eligible to receive assistance.

Eligible Activities

Eligible activities are those directly related to promoting the agency's ability to develop, sponsor, and/or own HOME CHDO-eligible affordable housing, such as homebuyer, rental, permanent supportive, and transitional housing. Any applicant who successfully competes for operating funds is required to apply and receive funding for a HOME CHDO-eligible housing activities within twenty-four (24) months from the date that an operating award is made.

According to 24 CFR §92.208, eligible costs include reasonable and necessary costs for the operation of the CHDO. Such costs include, but are not limited to, salaries, wages, and other employee compensation and benefits; employee education, training, and travel; rent; utilities; communication costs; taxes; insurance; equipment, including filing cabinets; materials; supplies; annual financial audit; and costs associated with a strategic long-range plan. Other costs may also be eligible. Applicants are encouraged to consider computer equipment needs, especially hardware and software updates.

Administrative costs associated with implementing the lead based paint regulations are eligible for funding under CHDO Works. These expenses include training staff on the regulations, staff certification for Lead Inspector/Risk Assessor and Lead Construction Supervisor, and special equipment purchases such as protective clothing or XRF machines.

Eligible costs do not include furniture or other office décor.

Scoring Criteria

If an application satisfies all applicable requirements, it will be evaluated and scored based on criteria in the following categories: Organizational Capacity; Community Need; Access to Skilled Individuals; Training; and Financial Management. Applicants can receive up to 100 total possible points. The minimum scoring threshold for applications will vary as follows:

<u>Number of Previous "CHDO Works" Awards</u>	<u>Threshold</u>
0 awards	50 points
1 award	65 points
2 or more awards	75 points

Any application that falls below its respective threshold will not be recommended for funding.

Notwithstanding the point ranking system set forth above, IHFA reserves the right and shall have the power to allocate funds irrespective of its point ranking, if such intended allocation is: (1) in compliance with the applicable statutes; (2) in furtherance of promoting affordable housing; and (3) determined by IHFA's Board of Directors to be in the interests of the citizens of the State of Indiana.

Funds will be awarded only in amounts appropriate to the scope of the identified need. IHFA reserves the right to determine the exact amount and type of assistance needed for each individual housing activity.

Funding Limitations

Applicants may apply for up to \$70,000 in operating assistance for a 24-month term. CHDOs may receive no more than one operating grant in a two-year period. CHDO Works funding (along with all other HOME-funded CHDO operating expenses) is limited to: (1) 50% of the CHDO's total operating expenses in any one fiscal year, or (2) \$50,000, whichever is greater.

Housing from Shelters to Homeownership

The Housing from Shelters to Homeownership program provides grants and loans to public and private organizations for the rehabilitation or new construction of affordable housing. The types of housing activities that can be funded and the eligible applicants depend on the source of funding. The chart below briefly outlines what activities are eligible for CDBG and HOME and the type of applicant that is eligible to apply for those funds.

<u>Eligible Applicants / Eligible Activities</u>	Local Units of Government (Non-CDBG Entitlement Communities)¹	Local Units of Government (Non-HOME Participating Jurisdictions)& Townships²	Community Housing Development Organization (CHDO)²	501(c)3 or 501(c)4 Organizations, Public Housing Authorities, & Joint Ventures
Emergency Shelter Rehabilitation/New Construction	CDBG			
Youth Shelter Rehabilitation/New Construction	CDBG			
Transitional Housing Rehabilitation ³	CDBG	HOME	HOME	HOME
Transitional Housing Rehabilitation/Refinance ³		HOME	HOME	HOME
Transitional Housing New Construction ³		HOME	HOME	HOME
Migrant/Seasonal Farm Worker Housing Rehabilitation/New Construction	CDBG			
Permanent Supportive Housing Rehabilitation ³	CDBG	HOME	HOME	HOME
Permanent Supportive Housing Rehabilitation/Refinance ³		HOME	HOME	HOME
Permanent Supportive Housing New Construction ³		HOME	HOME	HOME
Rental Rehabilitation	CDBG	HOME	HOME	HOME
Rental Rehabilitation/Refinance		HOME	HOME	HOME
Rental New Construction		HOME	HOME	HOME
Homebuyer Rehabilitation/New		HOME	HOME	HOME

<u>Eligible Applicants / Eligible Activities</u>	Local Units of Government (Non-CDBG Entitlement Communities)¹	Local Units of Government (Non-HOME Participating Jurisdictions)& Townships²	Community Housing Development Organization (CHDO)²	501(c)3 or 501(c)4 Organizations, Public Housing Authorities, & Joint Ventures
Construction				
Owner-Occupied Rehabilitation	CDBG			
Voluntary Acquisition Demolition	CDBG			

¹ The following entitlement communities are not eligible to apply for CDBG funds. However, non-entitlement applicants may apply for a housing activity located within an entitlement community if the applicant can demonstrate that beneficiaries will come from outside of the entitlement community's boundaries:

Anderson	East Chicago	Gary	Kokomo	LaPorte	New Albany
Bloomington	Elkhart	Goshen	Indianapolis**	Michigan City	South Bend
Carmel*	Evansville	Hamilton County	Lafayette	Mishawaka	Terre Haute
Columbus	Fort Wayne	Hammond	Lake County	Muncie	West Lafayette

*If the City of Carmel becomes an entitlement community, they will be ineligible to receive assistance.

**The Cities of Beech Grove, Lawrence, Speedway, Southport, and the part of the Town of Cumberland located within Hancock County are not considered part of the Indianapolis entitlement community.

² Applications from, or housing activities located within, the following participating jurisdictions are not eligible for HOME funds unless the request is for permanent supportive or transitional housing:

Anderson	Gary	St. Joseph County Consortium**
Bloomington	Hammond	Terre Haute
East Chicago	Indianapolis*	Tippecanoe County Consortium***
Evansville	Lake County	
Fort Wayne	Muncie	

*The Cities of Beech Grove, Lawrence, Speedway, Southport, and the part of the Town of Cumberland located within Hancock County are not considered part of the Indianapolis participating jurisdiction.

**St. Joseph County Consortium is made up of the cities of South Bend and Mishawaka and the unincorporated areas of the county. These areas are not eligible to receive funding from IHFA. Other incorporated areas are eligible to receive assistance.

***Tippecanoe County Consortium is made up of the cities of Lafayette and West Lafayette and the unincorporated areas of the county. These areas are not eligible to receive funding from IHFA. Other incorporated areas are eligible to receive assistance.

³ IHFA will accept applications for HOME-funded permanent supportive and transitional housing regardless of the development's location within the state.

Scoring Criteria

Through the scoring criteria, preference is given to housing activities that:

- meet the needs of their specific community
- attempt to reach very low-income levels of area median income
- are ready to proceed with the housing activity upon receipt of the award
- revitalize existing neighborhoods
- propose developments that are energy-efficient and are of the highest quality attainable within a reasonable cost structure
- encourage the use of minority business enterprises and/or women-owned business enterprises

If an application satisfies all applicable requirements, it will be evaluated and scored based on criteria in the following categories: Constituency Served; Development Characteristics; Financing; Market; Organizational Capacity; Readiness to Proceed; and Minority and Women Business Enterprise Participation.

No award shall be made to any application that scores below 40 points. Where applicable, the funding agreement and any restrictive covenants recorded with the property will contain restrictions applicable to the points received.

Notwithstanding the point ranking system set forth above, IHFA reserves the right and shall have the power to allocate funds to a development irrespective of its point ranking, if such intended allocation is: (1) in compliance with applicable statutes; (2) in furtherance of promoting affordable housing; and (3) determined by IHFA's Board of Directors to be in the interests of the citizens of the State of Indiana.

Assistance may be provided in the form of grants; however, funds will be awarded only in amounts appropriate to the scope of the identified need. IHFA reserves the right to determine the exact amount and type of assistance needed for each individual housing activity.

Funding Limitations

In general, eligible applicants may apply for up to \$500,000 in CDBG or \$750,000 in HOME funds through the Housing from Shelters to Homeownership program. Applicants for owner-occupied rehabilitation, though, are limited to a maximum of \$300,000.

The CDBG or HOME applicant's request for funding must not exceed the per unit subsidy limitations listed below:

- \$20,000 per bed for emergency shelters, youth shelters, or migrant/seasonal farm worker housing
- \$35,000 per 0 bedroom unit for transitional, permanent supportive, rental, or homebuyer, activities
- \$40,000 per 1-2 bedroom unit for transitional, permanent supportive, rental, or homebuyer, activities
- \$50,000 per 3 or more bedroom unit for transitional, permanent supportive, rental, or homebuyer

- \$15,000 per unit for owner occupied rehabilitation
- \$100,000 per unit for voluntary acquisition demolition activities

Provisions for Rental Rehabilitation/Refinance

- Applicants for transitional, permanent supportive, and rental rehabilitation/refinance must demonstrate that:
 - Refinancing is necessary to maintain current affordable units and/or create additional affordable units.
 - The primary activity is rehabilitation. The applicant must budget a minimum of 51% of the HOME funds for rehabilitation.
 - The development will satisfy a minimum 15-year affordability period.
 - Disinvestment in the property has not occurred.
 - The long term needs of the development can be met.
 - It is feasible to serve the targeted population over the affordability period.
 - The amount of funds applied to the refinance budget line item will be made as an amortized loan to the applicant. The applicant should propose at least a 2% interest rate, a term of not more than 30 years, and an amortization period of not more than 30 years.
 - The HOME loan must be fully secured.
 - The HOME funds used for construction may be forgiven at the end of the affordability period.
 - Applicants for permanent supportive housing rehabilitation/refinance cannot use HOME funds to refinance multifamily loans made or insured by any other federal program, including, but not limited to, FHA, CDBG, or Rural Development.

Rental Housing Tax Credit Financing (RHTC/HOME Combined Funding)

In an effort to streamline the multi-family application process, developers applying for Rental Housing Tax Credits (RHTCs) may simultaneously request funds from the HOME Investment Partnerships Program (HOME). If you are applying for RHTCs for a development and want to also access HOME funds, you must indicate the HOME funding request on the “Multi-Family Housing Finance Application” and submit additional documentation as instructed in the “Multi-Family Housing Finance Application – HOME Supplement.” Outside of this process, applications for HOME financing for a RHTC development will only be considered in accordance with IHFA’s Housing from Shelters to Homeownership application criteria.

Eligible Applicants

The award of HOME funds will be made as follows:

1. State-Certified Community Housing Development Organization (CHDO) – HOME funds will be provided in the form of a grant to state-certified CHDOs that are the 100% general partner or managing member of the LP or LLC or whose wholly owned subsidiary is the 100% general partner or managing member of the LP or LLC.
2. Not-for-Profit Organizations or Public Housing Authorities – HOME funds will be provided in the form of a grant to not-for-profit organizations that are the 100% general partner or managing member of the LP or LLC or whose wholly owned subsidiary is the 100% general partner or managing member of the LP or LLC.
3. Limited Partnerships (LP) or Limited Liability Companies (LLC) – For developments where a state-certified CHDO, not-for-profit organization, or PHA (or their wholly owned subsidiary) is not the 100% general partner or member, HOME funds will be loaned to the ownership entity. If the LP or LLC has not yet been formed, the applicant for HOME funds should be the general partner or member. If a HOME award is made to the development, the loan documents must be executed by the LP or LLC.

Form of Assistance

1. If the CHDO, not-for-profit, or PHA structures the HOME funds into the development as an amortized or deferred loan, they may be permitted to retain the repayments of principal and interest for use in other affordable housing developments at IHFA's discretion. The CHDO, not-for-profit, or PHA may use the repayment stream (both principal and interest): (1) to buy the property at the end of the partnership; (2) to pay the exit fees for other partners in the development at the end of the affordability period; (3) to provide services to the tenants of the particular development; (4) to exert influence over the conditions of sale of the property; or (5) for the organization's other affordable housing activities that benefit low-income families.
2. Alternatively, for developments where a CHDO or not-for-profit organization (or their wholly owned subsidiary) is not the 100% general partner or managing member, IHFA will provide the HOME funds as an amortized or deferred loan to the LP or LLC. If such an entity has not yet been formed, the applicant for the HOME funds should be the general partner or managing member, but all award documents must be executed by the LP or LLC. Principal and interest payments on these awards may be either deferred or amortized. The applicant may propose a loan term for up to 17 years (up to 2 years as a construction loan and 15 years as permanent financing). The interest rate is proposed by the applicant. The applicant must demonstrate in their application that the interest rate proposed is necessary in order to make the HOME-assisted units affordable. The HOME loan must be fully secured. .
IHFA will subordinate to the point when the HOME loan plus other financing is at an amount not to exceed 100% of the costs of construction. Subordination beyond one hundred percent (100%) will be entertained on a case-by-case basis.

Eligible Activities

HOME funds are available statewide for the development of permanent supportive or transitional housing. Otherwise, applications for Developments located within the following participating jurisdictions are not eligible for HOME funds.

Anderson	Gary	St. Joseph County Consortium**
Bloomington	Hammond	Terre Haute
East Chicago	Indianapolis*	Tippecanoe County Consortium***
Evansville	Lake County	
Fort Wayne	Muncie	

*The Cities of Beech Grove, Lawrence, Speedway, Southport, and the part of the Town of Cumberland located within Hancock County are not considered part of the Indianapolis participating jurisdiction.

**St. Joseph County Consortium is made up of the cities of South Bend and Mishawaka and the unincorporated areas of the county. These areas are not eligible to receive funding from IHFA. Other incorporated areas are eligible to receive assistance.

***Tippecanoe County Consortium is made up of the cities of Lafayette and West Lafayette and the unincorporated areas of the county. These areas are not eligible to receive funding from IHFA. Other incorporated areas are eligible to receive assistance.

Additionally, HOME may not be used to assist properties located in the 100-year floodplain.

HOME funds may be used for acquisition, construction or rehabilitation hard costs, and testing for lead hazards for HOME-assisted units. HOME funds may not be used toward the refinancing of existing permanent debt.

HOME funds may assist rental, permanent supportive, or transitional housing. These units can be in the form of traditional apartments or single-room-occupancy units (SROs). SRO housing consists of single room dwelling units that are the primary residence of the occupant(s). If the Development consists of conversion of non-residential space or reconstruction, SRO units must contain either kitchen or bathroom facilities (they may contain both). For Developments involving acquisition or rehabilitation of an existing residential structure, neither kitchen nor bathroom facilities are required to be in the unit. However, if individual units do not contain bathroom facilities, the building must contain bathroom facilities that are shared by tenants.

HOME funds are generally not available for units identified as part of an approved RHTC lease-purchase program, unless the purchase will occur after the termination of the HOME affordability period. In such case, the assisted units will be considered rental for purposes of the HOME award. Prior to the HOME affordability period expiration, IHFA will consider requests to permit tenants to purchase HOME-assisted rental units on a case-by-case basis only.

Scoring Criteria

There are no scoring criteria for RHTC/HOME awards. Eligibility for the HOME funds will be determined based on:

1. Whether the development demonstrates a need for HOME funds in order to make a greater number of rental units affordable to lower income households.
2. Whether the development meets State and Federal requirements of all programs for which it is applying.
3. If the development ranking is sufficient for it to be awarded RHTCs pursuant to the RHTC or Bond process.
4. The availability of HOME funds.

Funds will be awarded only in amounts appropriate to the scope of the identified need. IHFA reserves the right to determine the exact amount and type of assistance needed for each individual housing activity.

Funding Limitations

The maximum HOME request is \$500,000.

<u>HOME-Assisted Units</u>	<u>AMI</u>	<u>Maximum Funding</u>
100 %	< or = 60 % *	\$300,000
75 %	< or = 50 %	\$400,000
50 %	< or = 40 %	\$500,000

*Federal regulations require development with 5 or more HOME-assisted units to have at least 20% of the HOME units set-aside for households with incomes at or below 50% AMI.

IHFA has established a per unit subsidy limitation for HOME-assisted units of \$35,000 for 0-bedroom units, \$40,000 for 1- and 2-bedroom units, and \$50,000 for units with 3 or more bedrooms.

HOME Administrative Subrecipients

IHFA staff generally oversees the implementation of the HOME program; however, IHFA accepts proposals from organizations interested in participating in specific areas of administration that compliment and/or expand IHFA's efforts. Proposals are accepted on an as needed basis as determined by the needs of IHFA and their recipients.

IHFA reserves the right, however, to initiate subrecipient agreements with not-for-profit organizations or public agencies for specific HOME administrative activities. These subrecipient agreements will be made available throughout the year upon approval of the activity by the IHFA Board of Directors.

Eligible Applicants

- Not-for-profit corporations, as designated under section 501(c)(3) or 501(c)(4) of the Internal Revenue Code
- Public agencies

Eligible Activities

- Only those activities allowed under the HOME regulations (24 CFR 92.207) are eligible for funding with IHFA's HOME administration funds.
- HOME subrecipient activities must comply with the requirements of 24 CFR 84 (a.k.a. OMB Circular A-110) "Grants and Agreements with Institutions of Higher Education, Hospitals, and Other Not-for-profit Organizations."
- In general, IHFA looks for proposals that have a statewide impact and serve to further the Authority's efforts in one or more of the following areas:
 - General management, oversight, and coordination of the HOME program
 - Providing public information to residents and citizen organizations participating in the planning, implementation, or assessment of housing activities being assisted with HOME funds
 - Affirmatively furthering fair housing
 - Compiling data in preparation for the State Consolidated Plan
 - Complying with other Federal requirements such as affirmative marketing; minority outreach; environmental review; displacement, relocation, and acquisition; labor standards; lead-based paint; and conflicts of interest.

Scoring Criteria

There are no scoring criteria for HOME Administrative Subrecipient awards. Eligibility for these funds will be determined based on:

1. Whether proposed activities have a statewide impact.
2. Whether the proposal demonstrates a need for HOME funds.
3. Whether proposed activities meet the HOME regulatory requirements of an administrative subrecipient.
4. Whether proposed activities serve to further IHFA staff efforts.
5. The availability of HOME administrative funds.

Funding Limitations

As allowed by HOME regulations (24 CFR 92.207), IHFA may expend up to 10% of the annual allocation for payment of reasonable administrative and planning costs of the HOME program.

INTR City

IHFA is developing a pilot program called Improving Neighborhoods Through Revitalization (INTR City). The program will provide funding for strategic planning and the redevelopment of vacant lots in blighted neighborhoods into single-family homes.

INTR City program will focus on the following:

- Development of vacant lots in blighted neighborhoods;
- Linkage between planning and redevelopment;
- Neighborhood change by concentrating funding; and
- Comprehensive approach – housing plus other neighborhood issues.

Form of Assistance

Redevelopment Loans: IHFA will provide three year, zero-percent, revolving construction loans for the acquisition, demolition and/or construction costs of single-family homes. In blighted areas, development costs often exceed the fair market value of the completed single-family housing. In this case, the development subsidy (development cost in excess of fair market value) will be forgiven. Otherwise, loans will be repaid through the sale of rehabilitated or newly constructed single-family homes to low- or moderate-income homebuyers.

Eligible Applicants

A city, public agency, not-for-profit organization or for-profit developer may serve as the borrower of redevelopment loan funds.

Eligible Homebuyers

Buyers of rehabilitated or newly constructed homes financed through INTR City must be sold to persons earning no more than 80% of the Area Median Income.

Pilot Locations

The pilot will be held in up to 12 geographically diverse cities. An RFP will be issued to solicit applications for the program.

Homeownership Counseling

IHFA is developing a program for homeownership counseling. The program will provide funding for homeownership education and counseling on a statewide basis.

HOME OOR

The HOME OOR program provides funding for owner-occupied rehabilitation on a statewide basis via a formula allocation plan process to the 24 Community Action Agencies (CAAs).

Geographic Distribution

Anderson	Gary	St. Joseph County Consortium**
Bloomington	Hammond	Terre Haute
East Chicago	Indianapolis*	Tippecanoe County Consortium***
Evansville	Lake County	
Fort Wayne	Muncie	

*The Cities of Beech Grove, Lawrence, Speedway, Southport, and the part of the Town of Cumberland located within Hancock County are not considered part of the Indianapolis participating jurisdiction.

**St. Joseph County Consortium is made up of the cities of South Bend and Mishawaka and the unincorporated areas of the county. These areas are not eligible to receive funding from IHFA. Other incorporated areas are eligible to receive assistance.

***Tippecanoe County Consortium is made up of the cities of Lafayette and West Lafayette and the unincorporated areas of the county. These areas are not eligible to receive funding from IHFA. Other incorporated areas are eligible to receive assistance.

Eligible Beneficiaries

An assisted household must meet one of the following criteria:

- Elderly
- Persons with disabilities
- Children under the age of six

Subsidy Limitations

HOME funds used for rehabilitation, program delivery, relocation and demolition combined cannot exceed:

- \$25,000 per unit
- On a case-by-case basis, IHFA will entertain requests to exceed the per unit subsidy limitations
- Minimum amount of HOME funds to be used for rehabilitation is \$1,000 per unit.

Affordability Requirements

- The amount of subsidy per unit includes: rehabilitation, program delivery, relocation assistance and demolition.
- The affordability periods are as follows:

Amount of HOME subsidy per unit	Affordability Period
Under \$25,000 per unit	3 years
Over \$25,000 per unit (with prior IHFA approval)	5 years

3-Year Affordability Period

Number of Years Fulfilled	% of HOME Funds Recaptured
Year 1	66%
Year 2	33%
Year 3	0%

5-Year Affordability Period

Number of Years Fulfilled	% of HOME Funds Recaptured
Year 1	80%
Year 2	60%
Year 3	40%
Year 4	20%
Year 5	0%

First Home/Plus

Difficulty in coming up with cash for a down payment is often the biggest obstacle for first-time homebuyers. Subsequently, IHFA has developed the First Home/Plus program, through which IHFA links HOME/ADDI funds in the form of down payment assistance with its Mortgage Revenue Bond (MRB) program.

Eligible Applicants

The borrower must meet the following eligibility requirements:

1. Must be a first-time homebuyer (i.e. has not, at any time during the three years preceding the date of loan closing had an ownership interest in his/her principal residence), unless the buyer is purchasing a home located in a targeted area as published in IHFA's First Home/Plus Program Guide.
2. Must be income-eligible as published in IHFA's First Home/Plus Program Guide.
3. If a borrower is separated from their spouse, a legal separation agreement or a petition for the dissolution is required prior to preliminary approval.
4. Must reasonably expect to reside in the property as his/her principal residence within 60 days after the loan closing date on existing homes and within 60 days of completion for a newly constructed home.
5. Must currently be or intend to become a resident of the State of Indiana.
6. Must successfully complete a homeownership training program.

Eligible Activities

Income-eligible homebuyers can receive up to 10% of the home purchase price in down payment assistance in conjunction with a below-market interest rate mortgage through IHFA. The First Home/Plus program is operated through a partnership between IHFA and participating local lending institutions throughout Indiana. HOME/ADDI down payment assistance is provided as a 0%, forgivable second mortgage. If the buyer resides in the property for five years and does not refinance, the second mortgage is forgiven. For the purchase of an existing home, for three months prior to the sale, the home must have been vacant, occupied by the seller, or rented to the household that is buying the home.

Funds are allocated on a first-come, first-served basis. Interested borrowers must contact a participating lender to apply for the program. Borrowers are encouraged to contact a participating lender for loan “pre-approval” before they begin looking for a house.

Borrowers must successfully complete a homeownership training program. The participating lender may choose the type of training the borrower receives; however, IHFA strongly recommends a face to face or classroom course given by a HUD approved counselor. A certificate of completion or achievement is required in the loan application package.

Funding Limitations

Depending upon their income, borrowers receive HOME/ADDI funded down payment assistance of 5% or 10% (capped at \$3,500 and \$7,000, respectively) of the sales price or the appraised value of the property, whichever is less. Acquisition cost of the home may not exceed the lesser of the maximum as set forth in IHFA’s First Home/Plus Program Guide or FHA 203(b) Mortgage Limits as published periodically by HUD.

First Home INTR City

Mortgage Program: Homes will likely require additional subsidies to make them affordable for these buyers. A new version of IHFA’s mortgage program would be encouraged for all eligible homebuyers purchasing homes financed with INTR City funds. The program will also be available for all other eligible homebuyers purchasing within the RRA. This program would offer a rate of 50 basis points below IHFA’s already below-market First Home rate. Terms of the mortgage would be 30-year fixed rate. The first-time homebuyer requirement would be waived for these borrowers. This program will be available for homebuyers who earn up to 125% of Area Median Income. Down payment assistance would also be available to eligible borrowers under the terms of our current programs.

First Home 100

The First Home 100 program combines IHFA's First Home program and Rural Development's Direct Loans to stretch resources and reach a broader number of eligible borrowers. It is available in areas that are served by Rural Development. Hoosiers can apply for the program through Rural Development offices.

IHFA and Rural Development have combined their income and purchase price limits to make it simpler to determine eligibility for the program. Under First Home 100, an eligible borrower would receive two mortgages, one from IHFA's First Home program, with a below market interest rate, and one from Rural Development, with an interest rate based on the applicant's ability to pay. In some cases, a borrower may also qualify for IHFA's HOME/ADDI funded down payment assistance, which would result in a forgivable third mortgage to further reduce the borrower's monthly payments.

While IHFA's First Home programs are primarily restricted to first-time homebuyers, this requirement is waived in 30 rural Indiana counties that are designated as targeted areas by the U.S. Department of Housing and Urban Development. These areas largely coincide with the areas served by Rural Development.

HomeChoice

The HomeChoice program was created by Fannie Mae to provide affordable housing for low- to moderate-income individuals who are disabled or who have disabled dependents living with them. Fannie Mae has approved Indiana's HomeChoice Program, and a public announcement was made on January 24, 2001. The availability of this program in Indiana is the result of a team effort among IHFA, Fannie Mae and the Back Home in Indiana Alliance.

The program is tailored to meet the unique needs of people with disabilities by offering lower down payment requirements; flexible qualifying and underwriting standards; and use of non-traditional credit histories.

To be eligible for the HomeChoice, program applicants must meet certain requirements. Borrowers must be classified as disabled as established in the Americans with Disabilities Act of 1990 or be defined as handicapped by the Fair Housing Amendments of Act of 1988. Also, borrowers must be low- or moderate-income as defined by the U.S. Department of Housing and Urban Development (HUD), which varies by county. In addition, the borrower must occupy the home within 60 days of the loan's closing or completion.

Initially, HomeChoice was offered in three counties: Bartholomew, Knox, and Marion, and is now being offered in all counties of the state. IHFA has earmarked \$1 million in revenues from its non-taxable mortgage revenue bonds (MRBs) to finance the first mortgages. Additionally, borrowers receive HOME/ADDI funded down payment assistance of 10% of the sales price or the appraised value of the property, whichever is less, up to \$14,999. Momentive Credit Counseling markets, screens applicants, and coordinates counseling for the program. They also make referrals to participating lenders.

Community Mortgage 100% Option

My Community Mortgage 100% is a partnership program with Fannie Mae that offers affordable homeownership opportunities for borrowers that are low to very low-income. The program offers a minimum contribution of \$500 from the borrower's own funds. The seller may contribute up to 3% of the sales price to help with closing costs. This program has greater flexibility in qualifying and underwriting standards. In addition, borrowers may qualify for IHFA's down payment assistance.

HOME/ADDI down payment assistance of 5% or 10% (capped at \$3,500 and \$7,000, respectively), depending upon the buyer's income, is provided in the form of a 0% forgivable second mortgage.

Community Solutions 100

Community Solutions 100 is a partnership program with Fannie Mae that enables Teachers, Fire Fighters, Law Enforcement, and State and Municipal workers to purchase a home with as little as \$500 of their own funds. The program allows for higher loan-to-value options, lower out-of-pocket costs and more flexible underwriting criteria. The seller may contribute up to 3% of the sales price to help with closing costs. In addition, borrowers may qualify for IHFA's down payment assistance.

HOME/ADDI down payment assistance of 5% or 10% (capped at \$3,500 and \$7,000, respectively), depending upon the buyer's income, is provided in the form of a 0% forgivable second mortgage.

HOME Investment Partnerships Program – Funds Transfer

IHFA, at its discretion, may authorize HUD to transfer a portion of the State's allocation of HOME Investment Partnerships Program funds to qualifying communities to meet a \$500,000 threshold funding level.

HOME Investment Partnerships Program - Resale/Recapture Guidelines

In accordance with the HOME Investment Partnerships Program, 24 CFR Part 92.254(a)(4), the State of Indiana is establishing policy guidelines to ensure affordability for low-income homebuyers. Because of the diversity of program designs throughout the State, recapture provisions will be appropriate for some housing activity designs and resale provisions will be appropriate for others.

Affordability Periods

HOME-assisted housing must meet the affordability requirements listed below, beginning after project completion. Project completion, as defined by HUD, means that:

- all necessary title transfer requirements and construction work have been performed;
- the project complies with the HOME requirements, including the property meets the stricter of the Indiana State Building Code and/or local rehabilitation standards;
- the final drawdown has been disbursed for the project; and
- the project completion information has been entered into HUD's IDIS system.

Homeownership Assistance HOME amount per unit	Minimum period of affordability
under \$15,000	5 years
\$15,000 - \$40,000	10 years
over \$40,000	15 years

Termination of Affordability Period

The affordability restrictions must terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure, or assignment of an FHA insured mortgage to HUD. The housing provider of HOME funds may use purchase options, rights of first refusal, or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, or any entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains an ownership interest in the development.

Resale Guidelines

Where the program design calls for no recapture (home received only a development subsidy), the guidelines for resale will be adopted in lieu of recapture guidelines. Resale restrictions will require the seller to sell the property only to a low-income family that will use the property as their principal residence. The term "low-income family" shall mean a family whose gross annual income does not exceed 80% of the median family income for the geographic area as published annually by HUD.

The purchasing family should pay no more than 29% of its gross family income towards the principal, interest, taxes, and insurance for the property on a monthly basis. Individual grantees may, however, establish guidelines that better reflect their mission and clientele. Such guidelines should be described in the application, program guidelines, or award agreement. The housing shall remain affordable to a reasonable range of low-income buyers for the period described in the HOME regulations, as from time to time may be amended.

The homeowner selling the property will be allowed to receive a fair return on investment, which will include the homeowner's investment and any capital improvements made to the property.

Recapture Guidelines

The maximum amount of HOME funds subject to recapture is based on the amount of HOME assistance that enabled the homebuyer to buy or lease the dwelling unit. This includes any HOME assistance that reduced the purchase price from the fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market value (i.e., development subsidy).

The amount to be recaptured is based on a prorata shared net sale proceeds calculation. If there are no proceeds, there is no recapture. Any net sale proceeds that exist would be shared between the recipient and the beneficiary based on the number of years of the affordability period that have been fulfilled, not to exceed the original HOME investment.

The net proceeds are the total sales price minus all loan and/or lien repayments. The net proceeds will be split between the IHFA recipient and borrower as outlined according to the forgiveness schedule below for the affordability period associated with the property. The IHFA recipient must then repay IHFA the recaptured funds.

5 Year Affordability Period

Number of Years Fulfilled	% of HOME Funds Recaptured
Year 1	80%
Year 2	60%
Year 3	40%
Year 4	20%
Year 5	0%

10 Year Affordability Period

Number of Years Fulfilled	% of HOME Funds Recaptured
Year 1	90%
Year 2	80%
Year 3	70%
Year 4	60%
Year 5	50%
Year 6	40%
Year 7	30%
Year 8	20%
Year 9	10%
Year 10	0%

15 Year Affordability Period

Number of Years Fulfilled	% of HOME Funds Recaptured
Year 1	93%
Year 2	87%
Year 3	80%
Year 4	73%
Year 5	67%
Year 6	60%
Year 7	53%
Year 8	47%
Year 9	40%
Year 10	33%
Year 11	27%
Year 12	20%
Year 13	13%
Year 14	7%
Year 15	0%

Property Disposition

In situations in which units assisted by IHFA are not brought to completion or fail to meet their affordability commitment, IHFA may acquire these properties or assist other organizations in acquiring. Properties IHFA purchases would then be available for sale through a disposition program outside of the typical funding rounds on an as needed basis.

The disposition goals include:

- Selling assisted units quickly.
- Ensuring that all applicable HOME or CDBG requirements/regulations are met.

IHFA would negotiate the final terms of any and all contracts or agreements with buyers selected to successfully meet the needs of IHFA.

In situations in which an activity has been completed, IHFA may choose to seek a waiver from HUD for the use of additional HOME funds in the development.

HOPWA

Method of Distribution

IHFA will allocate HOPWA funds through a non-competitive renewal process. Program Year 2004 HOPWA Project Sponsors in good standing will be invited to submit an annual plan detailing their use of the HOPWA funds for their region for the period of July 1, 2005 – June 30, 2006.

Notwithstanding the submission of the annual plan described above, IHFA reserves the right and shall have the power to allocate funds irrespective of the submission of the annual plan, if such intended allocation is (1) in compliance with the applicable statutes; (2) in furtherance of promoting affordable housing; and (3) determined by IHFA's Board of Directors to be in the interests of the citizens of the state of Indiana.

In order to ensure statewide access to HOPWA funds, IHFA utilizes the Indiana State Department of Health (ISDH) HIV Care Coordination Regions. IHFA has assigned a maximum funding amount available in each of the eleven regions of the state served by the Indiana HOPWA funds.

2005 Regional Allocation

HOPWA funds will be allocated to the HOPWA Care Coordination Regions on a formula basis assigned by utilizing ISDH's most current epidemiological data (December 2004) showing the current number of reported HIV/AIDS cases in each county. Each Care Coordination Region will receive their applicable amount of HOPWA funding based on the total number of reported HIV/AIDS cases in their service area.

However, the following counties are not served under the State program: Boone, Brown, Clark, Dearborn, Floyd, Franklin, Hamilton, Hancock, Harrison, Hendricks, Johnson, Marion, Morgan, Ohio, Putnam, Scott, Shelby and Washington

Eligible Applicants

Non-profit organizations that:

- Are organized under State or local laws;
- Have no part of its net earnings inuring to the benefit of any member, founder, contributor or individual;
- Have a functioning accounting system that is operated in accordance with generally accepted accounting principles, or had designated an entity that will maintain such an accounting system;
- Have among its purposes significant activities related to providing services or housing to persons with acquired immunodeficiency syndrome (AIDS) or related diseases;
- Can demonstrate integration, or the willingness to partner, with the existing HIV/AIDS Continuum of Care in the local region;
- Are eligible to participate in HUD programs (not on HUD's debarred list)
- Are in good standing with IHFA (not on the suspension list or otherwise precluded from applying for funding) and current HOPWA project sponsors from PY2004.

Eligible Activities

- Housing Information
- Resource Identification
- Rental Assistance
- Rental Assistance Program Delivery
- Short-term Rent, Mortgage and Utility Assistance
- Short-term Rent, Mortgage and Utility Assistance Program Delivery
- Supportive Services
- Operating Costs
- Technical Assistance
- Administration

Indiana Housing Finance Authority
2005 Proposed CDBG, HOME, and ADDI Allocations

Community Development Block Grant (CDBG)

	Awards During PY 03 7/1/03 - 6/30/04				Awards During PY 04 7/1/04 - 1/31/05				Proposed PY 05	
Proposed PY 03					Proposed PY 04					
Foundations	\$500,000	10%	\$485,000	11%	\$500,000	10%	\$458,725	9%	\$500,000	10%
-Housing Needs Assessments	\$400,000	8%	\$395,000	9%	\$400,000	8%	\$338,725	7%	\$400,000	8%
-Site-Specific Feasibility Studies	\$100,000	2%	\$90,000	2%	\$100,000	2%	\$120,000	2%	\$100,000	2%
Housing from Shelters to Homeownership	\$4,500,000	90%	\$3,755,000	89%	\$4,500,000	90%	\$4,657,220	93%	\$4,500,000	90%
-Emergency Shelters	\$500,000	10%	\$500,000	12%	\$500,000	10%	\$500,000	10%	\$500,000	10%
-Youth Shelters	\$400,000	8%	\$200,000	5%	\$300,000	6%	\$0	0%	\$300,000	6%
-Transitional Housing	\$400,000	8%	\$0	0%	\$400,000	8%	\$0	0%	\$300,000	6%
-Migrant/Seasonal Farmworker Housing	\$500,000	10%	\$0	0%	\$300,000	6%	\$1,000,000	20%	\$300,000	6%
-Permanent Supportive Housing	NA		NA		\$300,000	6%	\$0	0%	\$300,000	6%
-Rental Housing	\$500,000	10%	\$355,000	8%	\$300,000	6%	\$257,856	5%	\$300,000	6%
-Owner-Occupied Units	\$2,200,000	44%	\$2,700,000	64%	\$2,200,000	44%	\$2,899,364	58%	\$2,300,000	46%
-Voluntary Acquisition/Demolition	NA		NA		\$200,000	4%	\$0	0%	\$200,000	4%
Total ²	\$5,000,000	100%	\$4,240,000	100%	\$5,000,000	100%	\$5,000,000	102%	\$5,000,000	100%

HOME Investment Partnerships Program (HOME)

Proposed PY 03					Proposed PY 04					
Foundations	\$500,000	3%	\$202,700	1%	\$400,000	2%	\$60,100	0%	\$400,000	2%
-CHDO Predevelopment Loans	\$350,000	2%	\$141,700	1%	\$300,000	2%	\$39,250	0%		
-CHDO Seed Money Loans	\$150,000	1%	\$61,000	0%	\$100,000	1%	\$20,850	0%		
Housing from Shelters to Homeownership	\$7,836,870	47%	\$8,976,485	57%	\$6,400,000	38%	\$6,922,897	44%	\$4,569,820	28%
-Transitional Housing	\$1,400,000	8%	\$498,000	3%	\$500,000	3%	\$0	0%		
-Permanent Supportive Housing	NA		NA		\$500,000	3%	\$241,000	2%		
-Rental Housing	\$1,900,000	11%	\$5,319,650	34%	\$3,700,000	22%	\$5,264,700	34%		
-Homebuyer Units	\$2,000,000	12%	\$1,086,422	7%	\$1,700,000	10%	\$1,417,197	9%		
-Owner-Occupied Units	\$800,000	5%	\$0	0%	NA		NA			
-Homeownership Counseling/Downpayment Assistance	\$1,736,870	10%	\$2,072,413	13%	NA		NA			
HOME/RHTC/Bond	\$2,400,000	14%	\$2,200,000	14%	\$2,400,000	14%	\$0	0%	\$2,400,000	15%
-Transitional Housing	\$400,000	2%	\$0	0%	\$500,000	3%	\$0	0%		
-Permanent Supportive Housing	\$400,000	2%	\$0	0%	\$500,000	3%	\$0	0%		
-Rental Housing	\$1,600,000	10%	\$2,200,000	14%	\$1,400,000	8%	\$0	0%		
CHDO Works - CHDO Operating Grants	\$669,000	4%	\$180,000	1%	\$670,765	4%	\$979,500	6%	\$652,806	4%
First Home Downpayment Assistance Programs ²	\$3,500,000	21%	\$2,746,485	17%	\$1,500,000	9%	\$1,551,968	10%	\$1,665,509	10%
INTR City Program	NA		NA		\$500,000	3%	\$0	0%	\$0	0%
Homeownership Counseling	NA		NA		\$1,000,000	6%	\$0	0%	\$0	0%
HOME Owner-Occupied Rehabilitation Program	NA		NA		\$2,221,488	13%	\$5,000,000	32%	\$5,000,000	31%
Administration ³	\$1,656,208	10%	\$1,528,207	10%	\$1,676,917	10%	\$1,167,822	7%	\$1,632,014	10%
-IHFA Administrative Expenses and Professional Contracts			\$1,332,657	8%			\$917,822	6%		
-Administrative Subrecipient Agreements			\$195,550	1%			\$250,000	2%		
Total ¹	\$16,562,078	100%	\$15,833,877	100%	\$16,769,170	100%	\$15,682,287	100%	\$16,320,149	100%

American Dream Down Payment Assistance (ADDI)

First Home Downpayment Assistance Programs ³	\$943,118	100%	\$0	0%	\$948,380	100%	\$1,271,990	134%	\$634,491	100%
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Notes:

¹ Total amount awarded may differ from amount available due to deobligations and reallocations of prior year funding.

² Award column includes houses funded with HOME Program Income. Data reflects obligations during period.

³ Proposed amount includes total admin for IHFA, grantees, subrecipients, & other professional administrative contracts. Award column excludes grantee admin funds.

Indiana Housing Finance Authority
2005 Proposed HOPWA Allocation

Housing Opportunities for Persons with AIDS (HOPWA)

FY 2005 Formula Allocation	Formula Awards during PY04 7/1/04 - present			Supplemental Awards during PY04 7/1/04 - present			Proposed⁴ PY 05		Estimated PY 05 Units⁵
Rental Assistance	\$399,569	48%		\$206,971	17%		\$403,549	47%	142 households/units
Short-term Rent, Mortgage and Utility Assistance	\$206,953	25%		\$86,680	7%		\$214,653	25%	464 households/units
Supportive Services	\$117,886	14%		\$184,188	15%		\$120,206	14%	264 households
Housing Information	\$34,290	4%		\$69,805	6%		\$34,345	4%	32 households
Project Sponsor Administration ¹	\$44,170	5%		\$71,030	6%		\$53,621	6%	N/A
Resource Identification	\$0	0%		\$120,000	10%		\$242	0%	N/A
Operating Costs	\$8,052	1%		\$103,000	9%		\$7,818	1%	5 units
Technical Assistance	\$0	0%		\$0	0%		\$0	0%	N/A
IHFA Administration ²	\$25,080	3%		\$34,038	3%		\$24,180	3%	N/A
Acquisition, Rehabilitation and Conversion ³	\$0	0%		\$330,186	27%		\$0	0%	
Total	\$836,000	100%		\$1,205,898	100%		\$858,614	100%	902 households 611 HOPWA-assisted units

Notes:

¹ HOPWA regulations allow project sponsors to use up to 7% of the allocation for administration.

² HOPWA regulations allow grantees to use up to 3% of the allocation for administration. This 3% is based off of the state's estimated FY05 Formula Award of \$806,000

³ IHFA funded this activity for the first time in 2004, with supplemental funds. We did not include this line-item in our 2005 allocation.

⁴ The allocation percentages are based on actual 2003 HOPWA expenditures, IHFA is estimating that our FY05 allocation is \$806,000 in addition we have \$28,434 in previous unexpended HOPWA funds to allocate

⁵ The estimates are based on information from the 2003 CAPER and performance of current recipients to date.

ESG, PERFORMANCE BASED OPTIONS for SHELTERS

Case Management/Care Plans

1. ____% (Minimum 80%) Provide information/education materials for client needs and services within 3-7 days of assessments.
2. ____% (Minimum 50%) of the adult domestic violence clients will complete a safety plan.
3. ____% (Minimum 50%) of the clients will establish a case/care plan within 7 days of admission.
4. ____% (Minimum 75%) of children ages 5 and older will have a case/care/safety plan within 7 days of admission.
5. ____% (Minimum 30%) will access transitional or permanent housing upon exit from the program (for clients who stay 30 days or more).
6. ____% (Minimum 60%) of children will reunite and be housed with their family/guardian.
7. ____% (Minimum 80%) will offer and/or be referred to an educational and job training program.
8. ____% (Minimum 50%) will increase their income or be employed upon exit from the program (for clients who stay 30 days or more in the program).
9. ____% (Minimum 80%) Inform and refer to mainstream programs. (E.g. Food Stamps, Medicaid, Medicare, VA benefits, SSI, etc.)
10. ____% (Minimum 80%) of school age children will be enrolled in school within 72 hours.
11. ____% (Minimum 50%) of the transitional residents will move from transitional to permanent housing for families/individuals that stay at least 24 months.

Homeless Prevention/Outreach

12. ____ % (Minimum 80%) completes client assessments/intake within 72 hours.
13. Conduct a community outreach program at least one per quarter (four a year).

Operations

14. ____% (Minimum 75%) of clients will be provided with food and/or personal care items and other necessities.
15. ____% (Minimum 50%) Grantee agrees that the adult clients will participate in evaluating the shelter's services.

APPENDIX G.
Public Comments and Response

APPENDIX G.

Public Comments and Response

The 30-day public comment period for the FY2005-2009 State of Indiana Consolidated Plan was held between April 1 and April 30. Two public hearings were conducted on April 18 and 19 2005, in the cities of Lebanon and Shelbyville. Copies of the public comments received and the State's response are included in this section.

APPENDIX H.

HUD Regulations Cross-Walk

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HUD Regulations Cross-Walk

This appendix refers the reader to those sections in the 2005 Consolidated Plan Update that are intended to fulfill Sections 91.300 through 91.330 of HUD's regulations governing the contents of the state-level consolidated submission for community planning and development programs. Specifically, the bold and italicized text following each subsection refers to a textual location in the Consolidated Plan Update.

Subpart D – State Governments; Contents of Consolidated Plan

Sec. 91.300 General

(a) A complete consolidated plan consists of the information required in Sections 91.305 through 91.330, submitted in accordance with instructions prescribed by HUD (including tables and narratives), or in such other format as jointly agreed upon by HUD and the State.

See Appendix H, all.

(b) The State shall describe the lead agency or entity responsible for overseeing the development of the plan and the significant aspects of the process by which the consolidated plan was developed, the identity of the agencies, groups, organizations and others who participated in the process, and a description of the State's consultations with social service agencies and other entities. It also shall include a summary of the citizen participation process, public comments, and efforts made to broaden public participation in the development of the consolidated plan. *See Section I and Appendices B, C, D and G.*

Sec. 91.305 Housing and homeless needs assessment

(a) General. The consolidated plan must describe the State's estimated housing needs projected for the ensuing five-year period. Housing data included in this portion of the plan shall be based on U.S. Census data, as provided by HUD, as updated by any properly conducted local study, or any other reliable source that the State clearly identifies and should reflect the consultation with social service agencies and other entities conducted in accordance with Sec. 91.110 and the citizen participation process conducted in accordance with Sec. 91.115. For a State seeking funding under the HOPWA program, the needs described for housing and supportive services must address the needs of persons with HIV/AIDS and their families in areas outside of eligible metropolitan statistical areas. *See Sections II III, IV, and V, all.*

(b) Categories of persons affected. The consolidated plan shall estimate the number and type of families in need of housing assistance for extremely low-income, low-income, moderate-income, and middle-income families, for renters and owners, for elderly persons, for single persons, for large families, for persons with HIV/AIDS and their families, and for persons with disabilities. The description of housing needs shall include a discussion of the cost burden and severe cost burden, overcrowding (especially for large families), and substandard housing conditions being experienced by extremely low-income, low-income, moderate-income and middle-income renters and owners compared to the State as a whole. *See Section III, IV and V, all.*

For any of the income categories enumerated in paragraph (b)(1) of this section, to the extent that any racial or ethnic group has disproportionately greater need in comparison to the needs of that category as a whole, assessment of that specific need shall be included. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole. *See Section III, IV and V, all.*

(c) Homeless needs. The plan must describe the nature and extent of homelessness (including rural homelessness) within the State, addressing separately the need for facilities and services for homeless individuals and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with a table prescribed by HUD. This description must include the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but threatened with homelessness. The plan also must contain a narrative description of the nature and extent of homelessness by racial and ethnic group, to the extent information is available. *See Section V, especially "Persons Experiencing Homelessness."*

(d) Other special needs. The State shall estimate, to the extent practicable, the number of persons who are not homeless but require supportive housing, including the elderly, frail elderly, person with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and any other categories the State may specify, and describe their supportive housing needs. *See Section V, all.*

With respect to a State seeking assistance under the HOPWA program, the plan must identify the size and characteristics of the population with HIV/AIDS and their families within the area it will serve. *See Section V, especially "Persons with HIV/AIDS."*

Lead-based paint hazards. The plan must estimate the number of housing units within the State that are occupied by low-income families or moderate-income families that contain lead-based paint hazards, as defined in this part. *See Section IV, especially the section on lead-based paint hazards.*

Sec. 91.310 Housing market analysis

(a) General characteristics. Based on data available to the State, the plan must describe the significant characteristics of the State's housing markets (including such aspects as the supply, demand and condition and cost of housing). *See Sections III and IV, all.*

(b) Homeless facilities. The plan must include a brief inventory of facilities and services that meet the needs for emergency shelter and transitional housing needs of homeless persons within the State. *See Section V, especially "Persons Experiencing Homelessness."*

(c) Special needs facilities and services. The plan must describe, to the extent information is available, the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing. *See Section V, all.*

(d) Barriers to affordable housing. The plan must explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing in the State are affected by its policies, including tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment. *See Section VI, especially "Barriers to Affordable Housing."*

Sec. 91.315 Strategic plan

(a) General. For the categories described in paragraphs (b), (c), (d), and (e) of this section, the consolidated plan must do the following:

Indicate the general priorities for allocating investment geographically within the State and among priority needs.

Describe the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs. *See Section VII.*

Summarize the priorities and specific objectives, describing how the proposed distribution of funds will address identified needs.

For each specific objective, identify the proposed accomplishments the State hopes to achieve in quantitative terms over a specific time period (i.e., one, two, three or more years), or in other measurable terms as identified and defined by the State. *See Section VII and Appendix F, all.*

(b) Affordable housing. With respect to affordable housing, the consolidated plan must do the following:

The description of the basis for assigning relative priority to each category of priority need shall state how the analysis of the housing market and the severity of housing problems and needs of extremely low-income, low-income, and moderate-income renters and owners identified in accordance with Sec. 91.305 provided the basis for assigning the relative priority given to each priority need category in the priority housing needs table prescribed by HUD. Family and income types may be grouped together for discussion where the analysis would apply to more than one of them; *See Section VII.*

The statement of specific objectives must indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. *See Section VII, and Sections III and IV for supporting market analysis and needs.*

The description of proposed accomplishments shall specify the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined in Sec. 92.252 of this subtitle for rental housing and Sec. 92.254 of this subtitle for homeownership over a specific time period. *See Section VII.*

(c) Homelessness. With respect to homelessness, the consolidated plan must include the priority homeless needs table prescribed by HUD and must describe the State's strategy for the following:

Helping low-income families avoid becoming homeless;

Reaching out to homeless persons and assessing their individual needs;

Addressing the emergency shelter and transitional housing needs of homeless persons; and,

Helping homeless persons make the transition to permanent housing and independent living.

For all of the above, see Section V, "Persons Experiencing Homelessness," Section VII for related strategies, and Appendix F for allocated funds.

(d) Other special needs. With respect to supportive needs of the non-homeless, the Consolidated Plan must describe the priority housing and supportive service needs of persons who are not homeless but require supportive housing (i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents). *See Section V, all, Section VII for related strategies, and Appendix F for allocated funds.*

(e) Non-housing community development plan. If the State seeks assistance under the Community Development Block Grant program, the consolidated plan must describe the State's priority non-housing community development needs that affect more than one unit of general local government and involve activities typically funded by the State under the CDBG program. These priority needs must be described by CDBG eligibility category, reflecting the needs of persons or families for each type of activity. This community development component of the plan must state the State's specific long-term and short-term community development objectives (including economic development activities that create jobs), which must be developed in accordance with the statutory goals described in Sec. 91.1 and the primary objective of the CDBG program to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low-income and moderate-income persons. *See Section III, Section VII for related strategies, and actions, and Appendix F for allocated funds.*

(f) Barriers to affordable housing. The consolidated plan must describe the State's strategy to remove or ameliorate negative effects of its policies that serve as barriers to affordable housing, as identified in accordance with Sec. 91.310. *See Section VII, especially "Barriers to Affordable Housing."*

(g) Lead-based paint hazards. The consolidated plan must outline the actions proposed or being taken to evaluate and reduce lead-based paint hazards, and describe how the lead-based paint hazard reduction will be integrated into housing policies and programs. *See Section IV, especially the section on lead-based paint hazards.*

(h) Anti-poverty strategy. The consolidated plan must describe the State's goals, programs, and policies for reducing the number of poverty level families and how the State's goals, programs, and policies for reducing the number of poverty level families and how the State's goals, programs, and policies for producing and preserving affordable housing, set forth in the housing component of the consolidated plan, will be coordinated with other programs and services for which the State is responsible and the extent to which they will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the State has control. *See Section VII, "Anti-Poverty Strategy."*

(i) Institutional structure. The consolidated plan must explain the institutional structure, including private industry, nonprofit organizations, and public institutions, through which the State will carry out its housing and community development plan, assessing the strengths and gaps in that delivery system. The plan must describe what the State will do to overcome gaps in the institutional structure for carrying out its strategy for addressing its priority needs. *See Section VII.*

(j) Coordination. The consolidated plan must describe the State's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies. With respect to the public entities involved, the plan must describe the means of cooperation and coordination among the State and any units of general local government in the implementation of its consolidated plan. *See Section VII.*

(k) Low-income housing tax credit use. The consolidated plan must describe the strategy to coordinate the Low-income Housing Tax Credit with the development of housing that is affordable to low-income and moderate-income families. *See Section VII.*

(l) Public housing resident initiatives. For a State that has a State housing agency administering public housing funds, the consolidated plan must describe the State's activities to encourage public housing residents to become more involved in management and participate in homeownership. *See Section VII for strategies for increasing homeownership and Appendix F for other related strategies.*

Sec. 91.320 Action plan

The action plan must include the following:

(a) Form application. Standard Form 424. *See Appendix A.*

(b) Resources

Federal resources. The consolidated plan must describe the federal resources expected to be available to address the priority needs and specific objectives identified in the strategic plan, in accordance with Sec. 91.315. These resources include grant funds and program income. *See Section VII and Appendix F, all.*

Other resources. The consolidated plan must indicate resources from private and non-federal public sources that are reasonably expected to be made available to address the needs identified in the plan. The plan must explain how federal funds will leverage those additional resources, including a description of how matching requirements of the HUD programs will be satisfied. Where the State deems it appropriate, it may indicate publicly owned land or property located within the State that may be used to carry out the purposes stated in Sec. 91.1.

(c) Activities. A description of the State's method for distributing funds to local governments and nonprofit organizations to carry out activities, or the activities to be undertaken by the State, using funds that are expected to be received under formula allocations (and related program income) and other HUD assistance during the program year and how the proposed distribution of funds will address the priority needs and specific objectives described in the consolidated plan. *See Appendix F.*

(d) Geographic distribution. A description of the geographic areas of the State (including areas of minority concentration) in which it will direct assistance during the ensuing program year, giving the rationale for the priorities for allocating investment geographically. *See Section VII for the State's overall distribution plan and Appendix F for program distribution plans.*

(e) Homeless and other special needs activities. Activities it plans to undertake during the next year to address emergency shelter and transitional housing needs of homeless individuals and families (including subpopulations), to prevent low-income individuals and families with children (especially those with incomes below 30 percent of median) from becoming homeless, to help homeless persons make the transition to permanent housing and independent living, and to address the special needs of persons who are not homeless identified in accordance with Sec. 91.315(d). *See Section VII for related strategies.*

(f) Other actions. Actions it plans to take during the next year to address obstacles to meeting underserved needs, foster and maintain affordable housing (including the coordination of Low-Income Housing Tax Credits with the development of affordable housing), remove barriers to affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies and foster public housing resident initiatives. (See Sec. 91.315 (a), (b), (f), (g), (h), (i), (j), (k) and (l).) *See Section VII for related strategies.*

(g) Program-specific requirements. In addition, the plan must include the following specific information:

CDBG. *See Appendix F, CDBG documentation.*

HOME. *See Appendix F, HOME documentation.*

ESG. The State shall state the process for awarding grants to State recipients and a description of how the State intends to make its allocation available to units of local government and nonprofit organizations. *See Appendix F, ESG documentation.*

HOPWA. The State shall state the method of selecting project sponsors. *See Appendix F, HOPWA documentation.*

Sec. 91.325 Certifications

See Appendix A for all Certifications.

(a) General. *For all items in 91.325 (a)-(d), see Appendix A.*

Affirmatively furthering fair housing. Each State is required to submit a certification that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the State, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.

Anti-displacement and relocation plan. The State is required to submit a certification that it has in effect and is following a residential anti-displacement and relocation assistance plan in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug-free workplace. The State must submit a certification with regard to drug-free workplace required by 24 CFR part 24, subpart F.

Anti-lobbying. The State must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

Authority of State. The State must submit a certification that the consolidated plan is authorized under State law and that the State possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan. The State must submit a certification that the housing activities to be undertaken with CDBG, HOME, ESG and HOPWA funds are consistent with the strategic plan.

Acquisition and relocation. The State must submit a certification that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR part 24.

Section 3. The State must submit a certification that it will comply with Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(b) Community Development Block Grant program. For States that seek funding under CDBG, the following certifications are required:

Citizen participation. A certification that the State is following a detailed citizen participation plan that satisfies the requirements of Sec. 91.115, and that each unit of general local government that is receiving assistance from the State is following a detailed citizen participation plan that satisfies the requirements of Sec. 570.486 of this title. *Also see Appendix B.*

Consultation with local governments.

Community development plan. A certification that this consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the statute authorizing the CDBG program, as described in 24 CFR 570.2, and requirements of this part and 24 CFR part 570.

Use of funds.

Compliance with anti-discrimination laws. A certification that the grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Excessive force.

Compliance with laws. A certification that the State will comply with applicable laws.

(c) Emergency Shelter Grant program.

For States that seek funding under the Emergency Shelter Grant program, a certification is required by the State that it will ensure that its State recipients comply with the following criteria:

In the case of assistance involving major rehabilitation or conversion, it will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for not less than a 10-year period;

In the case of assistance involving rehabilitation less than that covered under paragraph (d)(1) of this section, it will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for not less than a three-year period;

In the case of assistance involving essential services (including but not limited to employment, health, drug abuse or education) or maintenance, operation, insurance, utilities and furnishings, it will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served;

Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary;

It will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living, and other federal, State, local and private assistance available for such individuals;

It will obtain matching amounts required under Sec. 576.71 of this title;

It will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project except with the written authorization of the person responsible for the operation of that shelter;

To the maximum extent practicable, it will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining and operating facilities assisted under this program, in providing services assisted under the program, and in providing services for occupants of facilities assisted under the program; and

It is following a current HUD-approved consolidated plan.

(d) HOME program. Each State must provide the following certifications:

If it plans to use program funds for tenant-based rental assistance, a certification that rental-based assistance is an essential element of its consolidated plan.

A certification that it is using and will use HOME funds for eligible activities and costs, as described in sections 92.205 through 92.209 of this subtitle and that it is not using and will not use HOME funds for prohibited activities, as described in Sec. 92.214 of this subtitle.

A certification that before committing funds to a project, the State or its recipients will evaluate the project in accordance with guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other federal assistance than is necessary to provide affordable housing.

Housing Opportunities for Persons With AIDS. For States that seek funding under the Housing Opportunities for Persons With AIDS program, a certification is required by the State.

Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Any building or structure purchased, leased, rehabilitated, renovated or converted with assistance under that program shall be operated for not less than 10 years specified in the plan, or for a period of not less than three years in cases involving non-substantial rehabilitation or repair of a building or structure.

(e) HOPWA program. For States that seek funding under the Housing Opportunities for Persons with AIDS program, a certification is required by the State that:

Activities funded under the program will meet the urgent needs that are not being met by available public and private sources; and

Any building or structure purchased, leased, rehabilitated, renovated, or converted with assistance under that program shall be operated for not less than 10 years specified in the plan, or for a period of not less than three years in cases involving non-substantial rehabilitation or repair of a building or structure.

Sec. 91.330 Monitoring

The consolidated plan must describe the standards and procedures that the State will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including the comprehensive planning requirements.

See Appendix F.